

California National Guard Family Readiness Handbook



Our Unit's Chain of Concern Roster

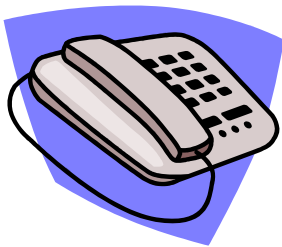
Phone numbers to the right person at the right time are vital to obtaining the resources you need!

Unit Emergency Number During a Drill

Unit Military Point of Contact for Family Readiness

Unit Family Readiness Group Leader

These are the people that will keep you informed about what is happening with the unit and the Family Readiness Group



Family Readiness Group Telephone Tree

Name

Phone

Who else can offer assistance during a crisis?

Other Key Unit Phone Numbers

Servicing Staff Judge Advocate _____

Servicing Chaplain _____

Others:

Guardmembers temporary mailing address during deployment

Rank _____

Name _____

Social Security Number _____

Unit _____

APO, FPO, or Zip code _____

Important Resource Phone Numbers

*These are the
agencies,
companies,
friends,
neighbors that
will provide
assistance
during
emergencies
at home.*

TRICARE Representative_____

Local Red Cross Chapter_____

Three Friends that will watch your kids on a moment's
notice

Other Childcare Services_____

Children's Schools_____

Local Emergency Room_____

Ambulance_____

Fire Station_____

Police Station_____

Home Insurance_____

Car Insurance_____

Legal Advisor_____

Personal Clergy_____

Gas and Electric_____

Water_____

Other_____

About the California National Guard Family Readiness Handbook

The key to this book is ***your participation***. Deployment is a challenge under the best of circumstances. We want this book to be a "one-stop" resource guide for families and other loved ones of our soldiers and airmen. In it, you will find a wealth of information on many topics that are essential to a successful deployment. You will also find sections that give you the chance to sit down, make plans, work out your own resource network for the period that you will be separated during this deployment. Don't let the quantity of information and issues overwhelm you. There are plenty of resources to call upon when you have an issue or a problem. Use this book as your guide to those resources.

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FAMILY READINESS CHECKLIST

These questions should be answered periodically by all National Guard families. Special attention and preparation should be taken prior to any temporary Active Duty or deployment.

MEDICAL

1. Are all the immunizations for myself and my family members up-to-date? ☐ Yes ☐ No

2. Do I know where my medical and dental records are kept?
☐ Yes ☐ No If "yes," where _____

3. Do I know where these records for my family members are kept?
☐ Yes ☐ No If "yes," where _____

4. Do I know how to get medical assistance if it is needed? ☐ Yes ☐ No

5. Do I have one or more reliable sitters for absences or emergencies? ☐ Yes ☐ No

FINANCE

1. Will I have my money available to me on a continuing basis during my soldier/airman's absence? ☐ Yes ☐ No

2. Has my soldier/airmen initiated an allotment to be sent to me or directly to the bank monthly? ☐ Yes ☐ No

3. Will the allotment provide me with enough money to buy all the necessities needed to maintain a household? ☐ Yes ☐ No

4. Do I know the address of banks where we have money? ☐ Yes ☐ No

5. Do I know the account numbers and types of accounts that we have? ☐ Yes ☐ No

6. Do I know the location of our bank books (checking and savings)? ☐ Yes ☐ No

7. Do we have a safe deposit box? Do I know where the key is? ☐ Yes ☐ No

8. Do I know where each of our credit cards is? Are their numbers logged and kept in a safe place? Do I know the company address for each so I can notify them immediately of any loss? ☐ Yes ☐ No

9. Am I prepared to take complete control over our checking accounts? ☐ Yes ☐ No

FAMILY READINESS CHECKLIST

10. Do I know all payments that must be made-to whom (account numbers, addresses, phone numbers) and when for the following:

- | | | | |
|---------------------|--|-------------------|--|
| a. Mortgage/Rent | <input type="checkbox"/> Yes <input type="checkbox"/> No | f. All Insurances | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| b. Telephone | <input type="checkbox"/> Yes <input type="checkbox"/> No | g. Taxes | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| c. Water | <input type="checkbox"/> Yes <input type="checkbox"/> No | h. Gas/fuel | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| d. Electricity | <input type="checkbox"/> Yes <input type="checkbox"/> No | i. Credit Cards | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| e. Trash Collection | <input type="checkbox"/> Yes <input type="checkbox"/> No | j. Other debts | <input type="checkbox"/> Yes <input type="checkbox"/> No |

11. Do I know whom to contact in case of a problem with pay? ☐ Yes ☐ No

AUTOMOBILE/TRANSPORTATION

1. If our vehicle(s) is/are financed, do I know the name and address of the loan company? ☐ Yes ☐ No

2. Do I have the title papers or know its location? ☐ Yes ☐ No

3. Do I have the vehicle's registration? ☐ Yes ☐ No

4. Do I have the vehicle's insurance policy? ☐ Yes ☐ No

5. Do I know the renewal date for the license plate? ☐ Yes ☐ No

6. Do I know when to renew the inspection sticker? ☐ Yes ☐ No

7. Am I insured to drive? ☐ Yes ☐ No

8. Do I have a valid car or truck state driver's license? When does it expire? ☐ Yes ☐ No

9. Is our car or truck in good operating condition and do I know where to go for repairs? ☐ Yes ☐ No

10. Do I have a duplicate set of all keys? ☐ Yes ☐ No

11. Can I make emergency repairs on the car if the situation arises (such as overheating, flat tire, dead battery)? ☐ Yes ☐ No

12. If I am not licensed to drive, have I made arrangements to have transportation available? ☐ Yes ☐ No

LEGAL/ADMINISTRATIVE

1. Are my family's identification cards up-to-date and valid until after the soldier/airman's return? ☐ Yes ☐ No

2. Do I know where and how to obtain new identification cards? ☐ Yes ☐ No

FAMILY READINESS CHECKLIST

3. Should my soldier/airmen execute a general or special power of attorney so I can take necessary action on important family matters during his or her absence? ☐ Yes ☐ No
4. Do I know where the general/special powers of attorney are kept? ☐ Yes ☐ No
5. Do I have birth certificates for myself and my family? ☐ Yes ☐ No
6. Do I have a copy of our marriage certificate? ☐ Yes ☐ No
7. Do I have copies of any adoption papers? Do I know where they are kept? ☐ Yes ☐ No
8. Do I have a Social Security card? ☐ Yes ☐ No
9. Do I have copies of our federal and state tax records? ☐ Yes ☐ No
10. Do I know where all of our insurance policies are kept? ☐ Yes ☐ No
11. Do I know where any stocks, bonds or other securities that we own are kept? ☐ Yes ☐ No
12. Do I know where any deeds are kept? ☐ Yes ☐ No
13. Have I safeguarded all of our important papers? ☐ Yes ☐ No
14. Do my soldier/airman and I have up-to-date wills? Do I know where the originals are kept? ☐ Yes ☐ No

IMPORTANT DOCUMENT FILE

It is very important for the military family to keep copies of important documents and other valuable information in a safe place. It is equally important that the wife and husband jointly organize this file so that each knows how and where to find the documents when they are needed.

PLEASE SIT DOWN WITH YOUR HUSBAND/WIFE/SIGNIFICANT OTHER AND GATHER THIS INFORMATION AND THESE DOCUMENTS. THE HOUR YOU SPEND GOING OVER THIS WILL SAVE YOU TIME LATER ON. KEEP THE FOLLOWING DOCUMENTS IN A SPECIAL CONTAINER THAT YOU CAN DEFINITELY FIND IMMEDIATELY.

At a minimum, the following documents should be included:

1. Marriage certificate.
2. Birth Certificates for all family members.

FAMILY READINESS CHECKLIST

3. Citizenship papers, if any.
4. Adoption papers, if any.
5. Passports, if any.
6. List of Social Security Numbers of family members.
7. Shot records (up-to-date) for all family members.
8. Powers of attorney, if any.
9. Wills.
10. Insurance policies (both government and civilian)-with a list of companies, policy numbers, types of insurance coverage, addresses and phone numbers of agents or companies.
11. Vehicle titles, if any.
12. List of all members of immediate families with current addresses and phone numbers.
13. List of all credit cards and account numbers.
14. List of all bonds and stocks and where certificates are located.
15. Court orders relating to divorce, child support, custody, alimony or property division, if any.
16. Real estate documents-leases, deeds, mortgages and promissory notes, closing papers.
17. Copies of any sales or installment contracts and finance agreements.
18. List of bank accounts with types of accounts and account numbers.
19. Armed Forces' identification cards for all family members 10 years of age or older.
20. Nine (9) copies of your spouse's TAD and/or PCS orders. [If you must move by yourself, you will need extra copies of these orders. However, with these copies, you can have other made without cost to you by going to your soldier/airman's unit.]

FAMILY READINESS CHECKLIST

21. Current addresses and telephone numbers of all members of immediate families of both you and your spouse. [Immediate family includes father, mother, children, brother(s), sister(s). You should have all other important telephone numbers you may need in case of emergency.]

ARMY AND AIR FORCE ONE SOURCE

Army and Air Force One Source is a toll-free information and referral telephone service available to active duty, National Guard and Reserve members, deployed civilians and their families worldwide. Army and Air Force One Source provide information ranging from everyday concerns to deployment/reintegration issues. Services are designed to help you deal with life's issues. 24 hours a day, 7 days a week, 365 days a year you can call in and speak to a master's level consultant or you can go online to access information or email a consultant.

- Caring for you and your family
- Managing your everyday life
- Available anytime, anywhere
- Your privacy is assured
- No cost to you



Army One Source – www.armyonesource.com

User ID: army

Password: onesource

Phone: 800-464-8107



Air Force One Source – www.airforceonesource.com

user id: airforce

password: ready

Phone: 800-707-5784

ID CARDS & DEERS

The Importance of a Family Member ID Card

You and your family need to have ID cards in order to get all the benefits you are entitled to during peacetime or a mobilization. In peacetime, your ID card entitles you to:

- Base/Post Exchange privileges
- Unlimited commissary privileges
- Recreational facilities on military installations
- Military discounts

If you are called to active duty for 30 days or more, an ID card is necessary for you and your family to use expanded active duty services and programs, such as:

- Military health insurance (TRICARE)

All Guardmembers and their family member "dependents" are eligible for ID Cards. This includes the soldier/airman's:

- Spouse
- Widow or widower
- Children between the ages of 10 and 21 (all children under 21 must be unmarried)
- Children under 10, if they are not living with the Guardmember
- Unmarried children over 21 who are mentally or physically disabled and unable to support themselves
- Unmarried children between the ages of 21 and 23 who are full-time college students.
- Parents or in-laws for who the Guardmember provides more than half of their income.

You will need to prove eligibility. This may include providing:

- Certified copies of marriage certificates and birth certificates (you can get certified copies by contacting the state or county where the event took place).
- Certified copies of adoption papers, paternity papers, divorce papers, and death certificates (you can get certified copies by contacting the state or county where the event took place).
- A licensed physician's or medical officer's statement of physical handicaps of dependent children over the age of 21.

ID CARDS & DEERS

- A certificate of full-time enrollment from the school registrar for children between 21 and 23.
- Legal documentation proving parents/in-laws are legal dependents

For further information, please contact your unit's Military Point of Contact for Family Readiness, Family Assistance Center, or the unit Family Readiness Group Volunteer Coordinator.

If a Guardmember is deployed or mobilized for more than 30 days and is unavailable to sign a Department of Defense Form 1172, the eligible family member can still receive their ID card if their eligibility for benefits can be confirmed in DEERS. A power of attorney is not required. It is important to be aware of this procedure in case your Guardmember's duty is extended. If eligibility cannot be confirmed in DEERS, please contact the Reserve Component Personnel Services Support Division at 703-325-0083 or the DEERS beneficiary telephone center at 1-800-334-4162. (reference: DOD CAC policy memorandum, 18 April 2002)

For a listing of all ID Card issuing facilities, please visit <http://www.dmdc.osd.mil/rsl/>.

Defense Eligibility Enrollment Reporting System (DEERS)

If you haven't heard it already, DEERS will become an important part of your life during a deployment. Basically, DEERS is the acronym for the Defense Eligibility Enrollment Reporting System. It is the large automated information system that lists all military members and their family members (and dependents) who are eligible for military benefits, including TRICARE. All service members are listed automatically, but their eligible family members must be added when they apply for an ID card. The important thing to remember is that when a Guardmember changes his/hers card to an Active Duty Card their dependents should also. If you or your dependent family members go to acquire medical assistance your information will be entered into a computer that will provide the health-care provider with your current status in DEERS; if your name comes up as on Active Duty, you will be able to receive the services you need; if your name does not come up on the database as Active Duty, you may be turned away.

NOTE: Many medical facilities and other health care providers will accept you if you present a copy of the DD Form 1172 (DEERS Enrollment Form) and your Guardmember's Active Duty orders. Always keep these two documents with you!!

ID CARDS & DEERS

You can update your DEERS address, telephone number, and e-mail address through several methods:

- DEERS Web site at: <https://www.dmdc.osd.mil/appj/address/index.jsp>. It's quick and easy and the best time to update is during non-peak hours.
- Visit a local personnel office that has a uniformed service ID card facility. To locate the nearest ID card facility, visit <http://www.dmdc.osd.mil/rsl/>. Call ahead for hours of operation and for instructions to update a record for someone who is housebound.
- Call the Defense Manpower Data Center Support Office (DSO) Telephone Center at 1 (800) 538-9552 or for the Deaf (TTY/TDD): 1 (866) 363-2883. Hours of operation are 6 a.m. to 3:30 p.m. (Pacific time), Monday through Friday, except Federal holidays.
- Send a fax to the DSO, Attention COA, at **1-831-655-8317**.
- Write to DSO, Attention COA, 400 Gigling Road, Seaside, CA 93955-6771.

Updating Information Other Than Addresses

Beneficiaries need to provide important pieces of documentation, such as marriage, birth, or death certificates; DD 214s; DD 1172s; etc. Beneficiaries should contact the nearest military ID card facility to find out what documents are needed.

Once beneficiaries have the necessary documents, they can present them at the ID card facility or send a letter or fax to the DSO at the address and number noted above. Un-remarried former spouses should note that they are now listed in DEERS under their own Social Security number and not that of the sponsor.

For more information and links to related sites, please go to:
<http://www.tricare.osd.mil/deers/>

BENEFITS

Commissary

Commissaries are military supermarkets usually located on military installations. The commissary sells food, sundry and cleaning products for cost plus a 5% surcharge. As of November 2003, Guard and Reserve members are now authorized unlimited access to commissary stores in the United States, Guam and Puerto Rico. This is a change from the previous policy that authorized only 24 visits per year. Overseas shopping privileges are determined by the Status of the Forces Agreements and differ by country. Please contact the overseas installation ID office in the country where you will be visiting/living to determine your commissary privileges. Unlimited commissary shopping privileges are authorized for:



- Members of the Ready Reserve (which includes members of the Selected Reserve, IRR, and Inactive National Guard) and members of the retired Reserve who possess the appropriate Department of Defense Military ID card issued by the Uniformed Service.
- Former members eligible for retired pay at age 60 but who have not yet reached age 60 and who possess a Department of Defense Retired Military ID card issued by the Uniformed Service and those in possession of a DD Form 2765, Department of Defense/Uniformed Services Identification and Privilege Card.
- Dependents of the members described above who possess a Department of Defense Family Member ID card issued by one of the uniformed Services.
- Guard and Reserve members and their dependents may use the commissary by showing their proper military ID.
- The DoD Reserve Component Commissary Privilege Card (CPC), DD Form 2529, is cancelled and no longer required.
- Commissaries are administered by the Defense Commissary Agency (DeCA)., For more information, go to <http://www.commissaries.com>.

Exchange

- Post Exchanges, Base Exchanges, Army and Air Force Exchange Service, Navy Exchanges, Marine Corps Exchanges, and shoppettes are all examples of military exchange stores. The exchange is the military department and drug store.
- Guard and Reserve personnel and their dependents have unlimited shopping



BENEFITS

privileges at any exchange. Remember that a military ID is required. Military members and their families may also shop on the Exchange Website at **www.aafes.com**.

MWR

MWR activities include arts and crafts facilities, bowling centers, golf courses, libraries, outdoor recreation, recreation centers, youth services activities and recreation membership clubs. In most instances, Guard and Reserve members and their dependents are entitled to use all class "C" facilities on the same basis as active duty personnel. Local installation and facility commanders do have the authority to establish priorities for MWR activities that are in high demand and are unable to accommodate all who desire to participate. Be sure to call ahead and confirm hours of operation and eligibility for the activity you and your family are interested in. For more up to date information and details, see **<http://www.armymwr.com>**.

IMPORTANT LEGAL ISSUES BEFORE YOU DEPLOY

Servicemember's Group Life Insurance (SGLI)

National Guard members automatically get \$250,000 of life insurance coverage for a monthly charge. You can choose your beneficiary (or beneficiaries). If you want to refuse or reduce the coverage, you must do so in writing.

Wills

Nobody wants to talk about wills but it is a vital part of planning and Family Readiness. A will is a legal document that tells how you want your belongings divided after your death. If you die without a will, the state decides how to divide up your property. If you have a will, you can divide your property the way you wish.

A Power of Attorney

A power of attorney is a legal document that permits you to name a person who can act on your behalf when you are not able to act yourself. You must be sure to choose someone you know very well - and trust completely!! There are three basic Powers of Attorney:

- **General** - this allows the individual to make any decision on any aspect of your life.
- **Limited** or Special - the person holding the power of attorney can only make decision in specified areas.
- **Medical** - given to guardians of Guard family members under the age of 18.

Family Care Plan

All single parent Guardmembers and dual service couples who are responsible for family members must complete a Family Care Plan and validate it on an annual basis. This plan ensures that you have a guardian for your children in case you are called to duty. A Family Care Plan is also for soldiers and airmen who are responsible for the care of others besides children. This includes parents.

Selecting a responsible guardian is vital to a successful Family Care Plan. This is the person that will accept full responsibility for the dependent family members while the soldier or airmen is accomplishing the mission. If the long-term guardian lives far away, a temporary guardian should be established in case the Guardmember is immediately called to duty. Both guardians should have a power of attorney that covers the areas they are responsible for (including, transportation, living arrangements, and

IMPORTANT LEGAL ISSUES BEFORE YOU DEPLOY

especially medical care). Your Family Care Plan should also include copies of all documents essential to care for the dependent family members. This would include:

birth certificates, immunization, medical, and dental records, and names and addresses of all health-care providers.

For more information, please check with your personnel or readiness NCO.

Legal Issues - Re-Employment Rights

Re-employment rights are one of the first things on the mind of a deploying Guardmember. How will I get my job back when I return? Will I lose my seniority or the promotion I was expecting? Below is information about USERRA - the Uniformed Services Employment and Reemployment Rights Act of 1994.

USERRA is a federal law which gives members and former members of the U.S. armed forces (active and reserves) the right to go back to a civilian job they held before military service.

Who gets USERRA protection? You probably qualify for USERRA protection if you meet all five of these tests:

- **Job.** Did you have a civilian job before you went on active duty? *All* jobs are covered, unless your employer can prove the job was truly a temporary position. USERRA applies to all private employers, state governments, and all branches of the federal government.
- **Notice. YOU (OR A RESPONSIBLE OFFICER FROM YOUR MILITARY UNIT) MUST GIVE ADVANCE NOTICE TO YOUR EMPLOYER BEFORE LEAVING FOR ACTIVE DUTY.** Notice can be oral or in writing, but you can best protect your rights by sending a letter by certified mail, or having your employer sign your copy of your letter, acknowledging receipt.
- **Duration.** You can be gone from your civilian job for up to five years (total). Any absences from your employer protected under the previous law (VRRA) count towards your total. Most periodic and special Reserve and National Guard training does not count towards your five year total.
- **Character of service.** If you are discharged, you must receive an honorable or general discharge. This test does not apply if you remain in the reserve component, but your employer can still require some proof from your unit that your period of service was honorable. A letter from your commander will suffice.

IMPORTANT LEGAL ISSUES BEFORE YOU DEPLOY

- **Prompt return to work.** If you were gone up to 30 days, you must report back to the first shift which begins after safe travel time from your duty site plus eight hours to rest. If you were gone 31 to 180 days, you must apply in writing for work within 14 days after completing military service. If you were gone 181 days or more, you must apply in writing for work within 90 days. Tell your employer you worked there before, and you left for military service.

You are entitled to protections both while you are gone and when you return to work.

- **Health insurance during service.** If you ask for it, your employer must continue to carry you and your family on the company health plan for up to 30 days of service, at the normal cost to you. ***TRICARE does not cover family members for tours of 30 days or less.*** You can get up to 18 months of coverage, but your employer can pass on the full cost (*including the company's share*) on to you.
- **Prompt reinstatement.** You get your job back immediately if you were gone 30 days or less. After longer service, you must get your job back within a few days.
- **Status and Seniority.** For purposes of status, seniority, and most pension rights (including pay rate) you are treated as if you never left for military service. If your peers got promotions or raises while you were gone, you do too.

Enforcement

- Contact the ESGR Point of Contact at State Headquarters [916-854-3106](tel:916-854-3106).
- The National Committee for Employer Support of the Guard and Reserve (ESGR), (800) 336-4590 or (703) 696-1400. ESGR provides ombudsmen who mediate reemployment issues between military members and their civilian employers. The National ESGR website is www.esgr.org.
- The U.S. Department of Labor Veterans Employment and Training Service (VETS), (202) 219-9110. The Department of Labor is responsible for resolving and/or investigating reemployment issues.
- USERRA gives you the right to sue your employer in federal court. If your lawsuit is successful, you may be able to recover court costs and attorney fees from your employer

IMPORTANT LEGAL ISSUES BEFORE YOU DEPLOY

- **Training and other accommodations.** Your employer must train you on new equipment or techniques, refresh your skills, and accommodate any service-connected disability.
- **Special protection against discharge other than for cause.** If you are fired within a protected period, your employer must prove the firing wasn't because of military service. Your protected period varies with how long you were gone.
- **Immediate reinstatement of health benefits.** You and your family may choose to go back on the company health plan immediately when you return to your civilian job. There can be no waiting period and no exclusion of pre-existing conditions, other than for VA-determined service-connected conditions.
- **Anti-discrimination provision.** USERRA prohibits discrimination based on military service or military service obligation.
- **Other benefits.** USERRA guarantees you certain rights. It does not eliminate any *other* benefits you may have from state law, contract, or collective bargaining agreement.

Servicemembers Civil Relief Act

The Servicemembers Civil Relief Act updates and strengthens current civil protections enacted during World War II. In addition, the new law contains dozens of provisions to assist soldiers, sailors, airmen, and marines to help manage their financial and legal obligations while they are away from home in Iraq, Afghanistan and other locations around the world.

Servicemembers called to active duty or deployed to new duty stations often find it difficult to meet their personal financial and legal obligations in a timely manner. The Servicemembers Civil Relief Act will help servicemembers, as well as their families back home, by strengthening and expanding the current civil relief statute.

Servicemembers deploying to new duty stations will have the ability to terminate automobile leases without having to pay any early termination penalties. Furthermore, it will prevent personal property (such as automobiles) from being repossessed without a specific court order in order to take into account their military duty status.

It is often difficult for servicemembers to be physically present during civil court proceedings when they have been called up to active duty or deployed to new duty stations. To protect their rights, The Servicemembers Civil Relief Act will provide servicemembers with automatic 90-day stays in civil proceedings. Furthermore, if an additional stay is subsequently requested but denied, the court will be required to appoint a counsel to protect the servicemember's rights while he remains on active duty.

IMPORTANT LEGAL ISSUES BEFORE YOU DEPLOY

The Servicemembers Civil Relief Act will even allow the possibility of servicemembers reopening default judgments rendered against them when the failure to appear was caused by military service. And the civil protections under this law will now also be applied to administrative proceedings, such as licensing and zoning matters, which are much more common today.

For Guard and reserve members called to active duty – especially for extended periods such as Operation Iraqi Freedom – the reduction in income can place significant economic pressure on them and their families. The Servicemembers Civil Relief Act recognizes that these men and women need and deserve special relief to meet a number of financial obligations and liabilities, such as rent, mortgages, installment contracts and leases.

The Servicemembers Civil Relief Act will also:

- Expand current law that protects servicemembers and their families from eviction from housing while on active duty due to nonpayment of rents that are \$1,200 per month or less. Under the new provisions this protection would be significantly updated to meet today's higher cost of living – covering housing leases up to \$2,400 per month – and then be adjusted annually to account for inflation.
- Provide a servicemember who receives permanent change of station orders or who is deployed to a new location for 90 days or more the right to terminate a housing lease.
- Clarify and restate existing law that limits to 6 percent interest on credit obligations, including credit card debt, for active duty servicemembers. HR 100 unambiguously states that no interest above 6 percent can accrue for credit obligations while on active duty, nor can that excess interest become due once the servicemember leaves active duty – instead that portion above 6 percent is permanently forgiven. Furthermore, the monthly payment must be reduced by the amount of interest saved during the covered period.
- Update life insurance protections provided to activated Guard and reserve members by increasing from \$10,000 to \$250,000 the maximum policy coverage that the federal government will protect from default for nonpayment while on active duty.
- Prevent servicemembers from a form of double taxation that can occur when they have a spouse who works and is taxed in a state other than the state in which they maintain their permanent legal residence. HR 100 will prevent states from using the income earned by a servicemember in determining the spouse's tax rate when they do not maintain their permanent legal residence in that state.

IMPORTANT LEGAL ISSUES BEFORE YOU DEPLOY

Here is a sample of a letter that you can send to your Creditors to invoke the 6% Interest Rate protection of the SCRA. Fill in your specific information (those areas that are bold and italicized) and mail to your creditor as soon as you receive your active duty order.

<< ***Date*** >>

«***Creditor Name and Address***»

Re: «***Client Name***»
«***Client Account Number***»

Dear Sir or Madam:

Pursuant to 50 U.S.C. app. § 526 of the Servicemembers Civil Relief Act, hereinafter referred to as the SCRA, I request that interest on the above referenced debt be reduced to 6%. I entered active duty on «***Active Duty Commencement Date***» and am presently on active duty assigned to «***Client Unit***».

I incurred this debt prior to my entry into the Armed Forces, at a time when I was earning substantially more than I am now. My entry into military service has substantially affected my ability to meet this obligation at the original interest rate.

The SCRA sets a 6% per annum ceiling on interest charges (including service charges, renewal charges and fees) during the period of a service member's military service for obligations made prior to the date of entry onto active duty when the active duty materially affects the ability to pay. Since entering active duty, I have experienced a decrease in salary, adversely affecting my ability to pay. Thus, the balance of my obligation may not have interest charged at a rate greater than 6% per annum. Interest above 6% must be forgiven and not accrued. Please ensure that your records reflect this statutory ceiling and that any excess charge is withdrawn.

Please be further advised that you may not repossess for nonpayment of an installment obligation without first complying with the provisions of 50 U.S.C app. § 531 of the SCRA.

Thank you, in advance, for your cooperation in this matter.

Sincerely,

PAY WHILE ON ACTIVE DUTY

For a deploying Guardmember, family and loved ones, understanding the new pay and entitlements can be one of the most challenging parts of active duty life - especially in the beginning. This section will concentrate on providing basic information about active duty pay, financial entitlements and resources available to active duty families, and important tips on working a budget.

Pay and Allowances

Basic Pay - All active duty National Guard members receive basic pay. It is the bulk of their pay and it's based on rank and length of service. Current pay table for basic pay can be found at www.dfas.mil/money.

Incentive or special pay - Special pay or allowances are paid if your Guardmember is exposed to increased risk or danger. Examples include Hostile Fire Pay (provided when your soldier or airman is in or near an area where they could be injured by enemy fire) and Flight Pay (provided to Guardmembers who fly).

Basic Allowance for Housing (BAH) - is a non-taxable allowance for housing. The amount varies and is based on your home of record, even if the Guardmember is deployed out of state or out of country.

Basic Allowance for Subsistence (BAS) - is a non-taxable allowance for food. It is granted to all active duty National Guard members who do not eat at military mess-halls or other provided facilities. BAS is a flat rate and does not rise or fall based on the number of family members you have.

Reading Your Leave and Earning Statement

Your Leave and Earning Statement (LES) comes once a month and tells you how much you received in pay and allowances and how that pay was distributed. As you read your LES, please pay special attention to the following sections (if there are discrepancies, you should call your unit Military POC for assistance):

Entitlements - Your Guardmember's pay is based on rank and service in the military. It includes basic pay and allowances and any special pay your soldier or airman might be entitled to.

Deductions - These include your taxes and any allotments made toward benefits (e.g. dental, Servicemembers Group Life Insurance, etc.)

Allotments - Included in this section will be allotments you make to family, creditors, child/spousal support, etc.

Garnishment - DFAS Cleveland processes all court ordered garnishment for child support, alimony and commercial debts for all military members and all civilian employees paid by DFAS, plus court ordered divisions of military retired pay under the Uniformed Services Former Spouses' Protection Act.

See the following website for more information: <http://www.dfas.mil/money/garnish/>

PAY WHILE ON ACTIVE DUTY

Summary and EOM Pay - this section provides a breakdown of how your money went into the different sections mentioned above. EOM Pay is the amount of money you received after Deductions and Allotments.

See the following website for more information about reading your LES:
http://www.calguard.ca.gov/readyfamilies/handbook/les_djms.pdf

Emergency Financial Resources

If you experience a problem with your pay or a temporary challenge in meeting financial commitments, you have resources for assistance:

- If you are on active duty for 30 days or more, contact your local installation's Family Support Office to acquire Army Emergency Relief (even if your local installation is not Army - it has access to AER). If you do not live near an installation, contact your local American Red Cross Armed Forces Emergency Services office.
- If you are not on active duty for 30 days or more, contact the custodian of the Chaplains Fund through the Sergeant Major Association of California at (714) 522-0736

Keys to Successful Financial Management During a Deployment

Taking the time to plan simple actions in the area of your finances will pay large dividends in the end. One of the most essential aspects of successful financial management is knowing exactly where your money is coming from, how much is coming in, and where it is going. Take a few minutes and go through your finances, then, you can make well-planned, proactive decisions on what you need to do to ensure you have what you need during the deployment.

Your Income - the money that comes to you on a regular basis. This includes your basic pay and all allowances (subsistence, housing, flight pay, etc.). Be sure to include everything - including any on-going assistance provided by your civilian employer.

Your Expenses - There are two types of expenses:

- Fixed - These are your expenses that reoccur on a consistent basis (examples: Rent/mortgage, credit cards, child support, taxes).
- Variable - These are items that are required but their amounts vary with each purchase (examples: food, entertainment, telephone, utilities).

Keep track of your daily expenses over the period of a month's time. Remember to list everything because even small expenditures - like a \$1.00 bridge toll or a \$2.99 video rental - make an impact on your budget!!

Review Your Spending - If you are spending more than you take in or making use of credit cards and adding to their monthly balance instead of paying them off, it might be time to look for ways to save.

TRICARE, THE MILITARY HEALTH SYSTEM

An Introduction to TRICARE

In response to the challenge of maintaining medical combat readiness while providing the best health care for all eligible personnel, the Department of Defense introduced TRICARE. TRICARE is a regionally managed health care program for active duty and retired members of the uniformed services, their families, and survivors. TRICARE brings together the health care resources of the Army, Navy and Air Force and supplements them with networks of civilian health care professionals to provide better access and high quality service while maintaining the capability to support military operations. The following events trigger family member eligibility:

- The Reserve component member is ordered to active duty for more than 30 consecutive days. (Eligibility begins the day the RC member comes on active duty although, through December 31, 2004, eligibility begins on the date an order was issued in support of a contingency operation or 90 days, whichever is later.)
- The Reserve component member is medically retired due to a service-connected injury, illness or disease incurred or aggravated during active duty.
- The Reserve component member completes 20 years of qualifying service, reaches age 60 and starts receiving retired pay.
- The Reserve component member dies on active duty or as a result of a medical condition incurred or aggravated while on active duty.
- The Reserve component member is ordered to active duty in support of a contingency operation for more than 30 consecutive days. Family members are eligible for transitional health care upon the sponsor's release from active duty for a period. After December 31, 2004, the period of eligibility is for 60 or 120 days (depending on the sponsor's total active Federal service).
- The Reserve component member is ordered to active duty in support of a contingency operation. Reserve component members and their eligible family members are eligible for the Temporary Reserve Healthcare Program from November 6 through December 31, 2004.
- Eligibility begins upon issuance of a delayed effective date order in support of a contingency operation or 90 days prior to the active duty date prescribed in the order, whichever is later.
- Transitional health care benefits eligibility extends out to 180 days upon release from active duty.

*NOTE: Family members must be enrolled in the Defense Enrollment Eligibility Reporting System (DEERS). Family members are enrolled when the Reserve Component

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member submits a verified and signed DD Form 1172 along with supportive certified documents, such as marriage license and birth certificates. Evidence of eligibility is the uniformed services ID Card. Contact the nearest ID Card facility for guidance; facility locations can be found at <http://www.dmdc.osd.mil/rsl/> or by contacting one of the Points of Contact listed at <http://www.afpc.randolph.af.mil/deers/default.htm>.

Who is Eligible for TRICARE?

- Active duty members and their families;
- Reserve component (RC) members and their families if RC member is activated for more than 30 consecutive days
- Retirees and their families; and
- Survivors of all uniformed services who are not eligible for Medicare.

If you have other primary health care insurance, TRICARE Prime may not be your best option. Health Benefits Advisors are available at your local TRICARE Service Center (TSC) or Military Treatment Facility to help you decide which option is best for you. TRICARE offers eligible beneficiaries three choices for their health care:

- TRICARE Prime — where Military Treatment Facilities (MTFs) are the principal source of health care.
- TRICARE Extra — a preferred provider option that saves money; and
- TRICARE Standard — a fee-for-service option (the old CHAMPUS program);

The main challenge for most eligible beneficiaries is deciding which TRICARE option, **Prime**, **Extra** or **Standard**, is best for them. Active Duty personnel are enrolled in TRICARE Prime and pay no fees. Active duty family members pay no enrollment fees, but they must choose a TRICARE option and apply for enrollment in TRICARE Prime.

There are no enrollment fees for active duty families in TRICARE Prime.

Let's look at each option in depth.

TRICARE Prime

TRICARE Prime is a managed care option similar to a civilian health maintenance organization. TRICARE Prime offers fewer out-of-pocket costs than any other TRICARE option. TRICARE Prime enrollees receive most of their care from a military treatment facility (MTF), augmented by the TRICARE contractor's Preferred Provider Network. TRICARE Prime enrollees are assigned a primary care manager (PCM).

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The PCM:

- Provides and coordinates your care
- Maintains your health records
- Refers you to specialists, if necessary. (To be covered, specialty care must be arranged and approved by your PCM.)

Care is usually provided in an MTF, but civilian clinics may be used in some cases.

Who is Eligible for TRICARE Prime?

- Active duty service members
- Family members and survivors of active duty personnel
- Retirees and their family members and survivors under age 65
- Reserve component (RC) members and their families if RC member is activated for more than 30 consecutive days
- All eligible beneficiaries must be enrolled in the Defense Enrollment Eligibility Reporting System (DEERS) and must reside in a service area where TRICARE Prime is offered.

Enrollment

Active duty service members are covered under the TRICARE Prime benefit but are required to complete a TRICARE Prime enrollment form.

To participate in TRICARE Prime, active duty family members, retirees, and their family members must also complete a TRICARE Prime enrollment form. There is no enrollment fee for active duty family members. Retirees and their family members must pay an annual enrollment fee of \$230 for an individual or \$460 for a family.

If the TRICARE Prime enrollment form is received by the 20th of the month, coverage is effective the first day of the next month. For instance, if an enrollment is received by March 20, coverage will begin April 1. If a family enrolls March 25, it will be covered under the TRICARE Prime benefit starting May 1.

Enrollment in TRICARE Prime is continuous. During the period of enrollment, TRICARE Prime beneficiaries are "locked in" to using only TRICARE Prime. Beneficiaries can choose to disenroll or can be disenrolled due to a move to a non-TRICARE Prime area, a move out of their service area, or nonpayment of enrollment fees. If beneficiaries choose to disenroll from TRICARE Prime, or are disenrolled for nonpayment, they are subject to a 1-year lockout for early disenrollment. The lockout provision does not apply to active duty family members of E-1 through E-4.

Point of Service (POS) Option

Option under TRICARE Prime that allows enrollees the freedom to seek and receive

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non-emergent health care services from any TRICARE authorized civilian provider, in or out of the network, without requesting a referral from their PCM or the Health Care Finder (HCF). When TRICARE Prime enrollees choose to use the POS option, all requirements applicable to TRICARE Standard apply except the requirement for a Nonavailability Statement (NAS). POS claims are subject to outpatient deductibles (\$300 individual and \$600 family), 50% cost-shares for outpatient and inpatient claims, and excess charges up to 15% over the allowed amount. The 50% cost-share continues to be applied even after the catastrophic cap has been met.

Advantages

- No enrollment fee for active duty and families
- Small fee per visit to civilian providers, and no fee for active duty members
- No balance billing
- Guaranteed appointments (access standards)
- PCM supervises and coordinates care
- Away-from-home emergency coverage
- POS option (see Glossary)
- Reduced catastrophic cap for retirees (\$7,500 now decreased to \$3,000)

Disadvantages

- Enrollment fee for retirees and their families
- Provider choice limited
- Specialty care by referral only
- Not universally available

TRICARE Extra

Under this option, you will choose a doctor, hospital, or other medical provider listed in the TRICARE Provider Directory. If you need assistance, call the Health Care Finder (HCF) at your nearest TRICARE Service Center.

Who is Eligible for TRICARE Extra?

Anyone who is CHAMPUS eligible may use TRICARE Extra. (Active duty personnel are not CHAMPUS eligible and are enrolled in TRICARE Prime).

Advantages

- Co-payment 5 percent less than TRICARE Standard;
- No balance billing;
- No enrollment fee;
- No deductible when using retail pharmacy network;
- No forms to file; and
- You may use also TRICARE Standard.

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Disadvantages

- No Primary Care Manager;
- Provider choice is limited;
- Patient pays:
 - Deductible,
 - Co-payment.
- Nonavailability statement may be required for civilian inpatient care for areas surrounding MTFs; and
- Not universally available.

TRICARE Standard

TRICARE Standard is the new name for traditional CHAMPUS. Under this plan, you can see the authorized provider of your choice. (People who are happy with coverage from a current civilian provider often opt for this plan.) But having this flexibility means that care generally costs more. Treatment may also be available at a military treatment facility (MTF), if space allows and after TRICARE Prime beneficiaries have been served. Furthermore, TRICARE Standard may be the only coverage available in some areas.

Who is Eligible for TRICARE Standard?

- Family members and survivors of active duty personnel
- Retirees and their family members and survivors under age 65
- Reserve component (RC) family members if RC member is activated for more than 30 consecutive days (The RC member is entitled to the TRICARE Prime benefit as soon as he or she is activated.)

All eligible beneficiaries must be enrolled in the Defense Enrollment Eligibility Reporting System.

Enrollment

Enrollment is not required to participate in TRICARE Standard. Eligible beneficiaries are automatically covered by TRICARE Standard.

Advantages

- Broadest choice of providers
- Widely available

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- No enrollment fee
- You may also use TRICARE Extra

Disadvantages

- No Primary Care Manager
- Patient pays:
 - Deductible
 - Co-payment
 - Balance - if bill exceeds allowable charge and provider is nonparticipating (up to an additional 15 percent)
- Nonavailability statement may be required for civilian inpatient care for areas surrounding MTFs
- You may have to file your own claims



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Information on the three TRICARE options (Standard, Extra and Prime) is available from the regional contractors' toll free line, TRICARE Service Centers, or Beneficiary Counselor and Assistance Coordinators at the MTF. Numbers for these parties can be found on www.tricare.osd.mil.

Dental Benefits

Uniformed Services Dental Treatment Facilities (DTFs)

Family members of a service member who is on active duty for a period of more than 30 consecutive days are eligible for dental care in DTFs of the uniformed services. However, access to DTF dental care is subject to the availability of space and facilities and the capabilities of the dental staff. Unfortunately, resources are extremely limited in most DTFs and it is unlikely that eligible family members will receive dental care at these facilities.

NOTE: Family members are not eligible for dental care in a uniformed service DTF when the service member is on active duty for 30 days or less, is performing inactive duty for training, or is not on active duty.

TRICARE Dental Program

The Department of Defense (DoD) sponsors the TRICARE Dental Program (TDP), a comprehensive, voluntary dental insurance program for eligible family members as an alternative to dental care from a uniformed service DTF. The monthly premiums, covered services and the amount of co-payments for treatment are specified in the plan's benefit Guide.

Enrollment Requirements for TDP:

- The service member must have at least a one year service commitment (active duty, reserve service or combination of the two) at the time of enrollment.
- Upon enrollment, all enrollees are locked in for a twelve month period. This lock-in period means the enrollee(s) cannot disenroll before the 12 months end. (This lock-in may be waived for certain valid dis-enrollments. In the case of eligible family members of Guardsmen/ Reservists who enroll in TDP within 30 days of their sponsor's the family will be automatically disenrolled upon the member's release from active duty.

Types of Plans:

Enrollment can be for member only, family only or both the member and the family. Depending on the status of the member, enrollment fees may be under a shared premium cost plan with the government or a full premium cost plan with no government cost sharing.

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- Shared premium plan with the government: Enrollment in this premium sharing plan is available to eligible family members of service members on active duty for more than 30 days. The government pays 60% of the monthly premium. (Selected Reserve and certain IRR members are eligible for this shared premium program when not on active duty for more than 30 days).
- Full-premium cost plan: Enrollment in this full premium cost plan is available to eligible family members of the Selected Reserve or certain Individual Ready Reserve members when the Guardsman or Reservist is not on active duty for more than 30 days. The government does not share in the premium payments; these payments are the responsibility of the service member.

Covered Services: Regardless of the plan under which the family members are enrolled, the benefits provided are the same. Dental treatment is divided into the following categories:

- Diagnostic, oral examination, and preventive services and palliative emergency care;
- Basic restorative services of amalgam and composite restorations, stainless steel crowns for primary teeth, and dental appliance repairs; and Orthodontic services, crowns, gold fillings, bridges, and complete or partial dentures, and more.

Dental Providers: The insurance carrier has agreements with many licensed dentists and hygienists throughout the United States, District of Columbia, Puerto Rico, Guam, and the U.S. Virgin Islands. This provider network offers the most cost-effective means of obtaining dental care. An enrollee has the option of seeking care at any licensed dentist; however the member may incur additional fees if services are received from an out-of-network provider.

NOTE: Cost shares will vary depending on the type of treatment required and the sponsor's pay grade.

NOTE: Selected Reserve and IRR members should check with their unit commanders to ensure compliance with Service policies prior to receiving orthodontic treatment.

Civilian Employer Dental Plan: You may maintain coverage under both your civilian employer provided dental benefit plan as well as the TRICARE Dental Program. For more information, see the subsection that discusses health care in the civilian job protection section.

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Additional information: Please contact the dental plan administrator, United Concordia (UCCI), for further details or UCCI's Customer Service Department at 1-800-332-0366.

You may find more information about the TRICARE Dental Program, and information on dental benefits for Guard and Reserve members on the following web sites:
<http://www.tricare.osd.mil/> and <http://www.ucci.com/was/ucciweb/tdp/tdp.jsp>

NOTE: The TDP active duty benefit is not included in the Transitional Assistance Management Program.

YOUR FAMILY READINESS GROUP

The Family Readiness Group in your unit is a formally recognized and sanctioned volunteer group of unit family members and loved ones, supported by unit officers and enlisted personnel. The group provides information to and support for families and members of the unit, especially during periods of separation. A Guardmember must be able to concentrate on the mission at hand. Knowing that the Family Readiness Group is there to help when the Guardmember is away can be a big relief.

Typical activities of a Family Readiness Group

- Establish a communication network to get information to families quickly. This will consist of email information letters and a "telephone tree." Some groups will have someone with the technical expertise to set up a website that will provide families/loved ones with important information and resources.
- Conduct outreach programs for families that have little knowledge about the Guard and its benefits.
- Offer a variety of activities that will enforce and educate family members and provide the opportunity to build supportive relationships "
- Provide training to help families deal with deployment and separation.
- Offer a support group for spouses, parents, children and other loved ones.

Structure of a Unit Family Readiness Group

The Family Readiness Group is structured based on the specific needs of the unit. What works for a non-deployed unit will not necessarily work for a deployed unit. Commanders need to look at their unique requirements and design their FRG around them.

No matter the need, there are two primary positions that the commander assigns to establish and maintain a unit Family Readiness Group, whether during peacetime or deployment:

- Military Point of Contact for Family Readiness – this is a unit member who, as an additional duty, acts as liaison between command and the Family Readiness Group. This individual also ensures that Family Readiness tasks are completed at the unit (e.g. Family Member ID Cards, DEERS Enrollment, Family Readiness Group resources, etc.).
- The Unit Volunteer Coordinator – this is a family member or other loved one that steps forward to work with the unit to develop and maintain the Family Readiness Group.

These two individuals are the primary resource for families and loved ones on readiness issues, especially during a deployment. Other volunteers may join the Group to serve in various Additional information and job descriptions for both positions are available through the Operation Ready Families Program office.

TAKING CARE OF YOU AND YOURS DURING THE DEPLOYMENT

When families and loved ones are separated due to a deployment, it is easy to lose track of taking care of yourself. Here are some hints to help:

Taking Care of Yourself During the Deployment

There are times that you need to be a little selfish. But, don't think of it that way. When you find ways to take care of yourself during the deployment, you are actually being a good steward of your resources - and the greatest resource you have is YOU and your physical, emotional, and spiritual health.

- Take time out for yourself. Be a bit selfish. Find things fun to do. Attend a college course you have always wanted to take.
- Stay healthy – exercise, eat right. Learn how to deal with stress and the conflict that comes from a separation.
- Stay positive – There are many negative things involved in deployment. Spend time with positive friends and get together with other Guard spouses and other loved ones.

Be Prepared for Emergencies

Create an emergency preparedness kit. Store all the items together in a waterproof plastic container.

- Flashlights - or other battery-powered light source. With extra batteries.
- A portable radio – again, with batteries.
- A first aid kit – also, it wouldn't be a bad idea to take a first aid course through American Red Cross or some other agency.
- Water – always have at least one gallon of water available for each person in your household. Store five days worth.
- Food – nonperishable items that don't need to be cooked or refrigerated. Five days worth is a good rule.

Notification in Case of Emergencies

A service-related emergency – If your Guardmember has an emergency during the deployment, you will be notified personally (NOT by telephone!) by either:

- A chaplain
- The Red Cross
- The Military Chain of Command.

If you receive information from any other source it is a "rumor" until it is verified by one of the three above.

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An Emergency at Home

If there is an emergency at home that requires the Guardmember return home on emergency leave, the first place to call is your local Red Cross Chapter. They are the ONLY organization that can verify the emergency and then contact the unit chain of command to request the leave. After contacting the Red Cross, be sure to call your Family Readiness group leader. He/She will have other resources that can help you during the emergency situation. Also, remember there are only a couple situations that would allow the Guardmember to return home on emergency leave: a death or serious illness/injury of an immediate family member. The birth of a child or a broken limb are not considered emergencies.

Helping Children Through a Deployment

Parents can help children understand and accept the separation and their feelings about it by planning ahead. Anticipate the problems and discuss them with the entire family.

Before the Separation

The pre-family separation period is stressful for parents and children. Confronted with an extended absence of a parent, family members sense a loss of continuity and security. Children may not fully understand why one of their parents must leave. Very often young children may become confused and fearful that Mommy or Daddy will desert them. Children are not very good at expressing fears and feelings in words. Anger and a desire for revenge, as well as guilt for feeling that way, are often demonstrated in the child's behavior. Change is puzzling to children. They want everything to remain the same. When changes occur, children usually have no other way to release anxieties, and no where to go for help. At a time when the separated spouse's responsibility to the Guard becomes more demanding of their time and energy, the remaining spouse may feel overwhelmed, as they prepare to solely support the children, home and car.

What can be done about relieving stress during the period before the Guardmember departs?

- **Talk to your children about the assignment or deployment before it happens.** Communicate your thoughts and feelings about the separation. Be open and honest. Some parents worry that advance warning will only give the child more time to fret. However, children can sense when something is about to happen and worry more when they are left in the dark. Knowing about the assignment or deployment in advance helps in adjusting to the idea.
- **Build on Your Emotional Bond.** The departing parent needs to spend some QUALITY time with each child before they leave. Younger children (under 8) will be willing to accept a half hour of face-to-face communication. Don't be afraid to hug

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your child. A display of affection is powerful communication. Older children (8 and over) appreciate being consulted when deciding how long and where this "special" time together can occur.

Use this time to share pride in your work, your unit, the National Guard, and the purpose for your assignment or deployment. Children of school age are beginning to understand that some events must happen for the good of everyone. It is a little easier to let go if Mom or Dad's job is seen as essential to the mission of the National Guard.

Often when asked if something is bothering them, a child will say "no." But there are ways to get through. Make some casual reference to your own worries or ambivalent feelings about the impending assignment or deployment. Something that enables parent and child to share similar feelings. It also helps a child to realize their parent is a real person who can cry as well as laugh, and it models an appropriate way to release feelings--talk about them.

- **Visit Your Child's Teacher(s).** Frequently children react to the assignment or deployment by misbehaving in class or performing poorly in their studies. A teacher who is aware of the situation is in a better position to be sensitive and encouraging.
- **Children Need to See the Parent's Workplace.** Very young children need to see where Mom or Dad eats, sleeps, and spends some of their day when away from home. You can do this through pictures or TV videos. This provides them with a concrete image of where the parent is when they can't come home. Older children can learn a great deal from the parent about the function of his or her job, the sophisticated technology, interdependence of each division of the military with the other, and of course, career direction. (Statistics indicate that about 30% of our present day military personnel were raised in a military family.)
- **Plan for Communicating.** Expect children to stay in touch with the departed spouse. A lively discussion needs to take place before departure. Encourage children to brainstorm the many ways communication can occur in addition to letter writing, such as cassette tape exchanges, photographs with their parents, encoded messages, "puzzle messages" (a written letter cut into puzzle parts that must be assembled in order to read), unusual papers for stationery, and pictures drawn by preschoolers.
- **Help Children to Plan for the Departure.** While the spouse is packing their bags, allow your children to assist you in some way. Suggest a "swap" of some token, something of your child's that can be packed in a duffel bag in return for something that belongs to the departing spouse. Discuss the household chores and let your children choose (as much as possible) the ones they would rather do. Mother and Father need to agree with each other that division of household chores is reasonable. The role of disciplinarian needs to be supported by the departing member.

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Being a Long Distance Parent

Parenting while away from home is not easy. Some separated parents find it so emotionally difficult they withdraw and become significantly less involved in the lives of their children while they are apart. This, of course, is not good either for the parent or the children, not to mention the difficulty it causes the parent/caregiver who is at home alone. The most important aspect of parenting from a distance is making those small efforts to stay in touch. Doing something to say the parent is thinking about and missing the child is what is most important.

Here are some practical suggestions to help keep the absentee parent involved with their children:

- Letters and cards from mom or dad are important. The length and contents are not nearly as important as the presence of something in the mail from the absent parent. When sending picture post cards, make little notes about the place or write that you stood right here "x" in the picture. Any small thing which makes the card personal will have tremendous meaning to children at home.
- Cut out and send things from the local paper or magazines. This is a tangible way to help them feel connected and give them an idea of what life is like there.
- For older children, a subscription to a favorite magazine is a gift that keeps on giving.
- When using a tape recorder, remember to be creative: sing "Happy Birthday," tell a story, read scripture, take it with you on your job or when visiting with other members of your unit. Don't try to fill a tape completely in one sitting. Make sure you describe the surroundings, the time of day, and what you are doing, etc.
- Try not to forget birthdays and special holidays which would be important to a child, particularly Thanksgiving, Christmas, Easter, Halloween, or Valentine's Day.
- Try to schedule phone calls when children are likely to be at home. Keep a mental list of things you want to talk about with each child, such as their friends, school, ball games, etc. Ask each child to send you something from the activities they are involved in at school, home or outside activities like dance lessons, youth groups or scouts.
- If your child has a pet, make sure to ask about it.
- Send an age appropriate gift for each child. It should be something special just for them. Some interesting and creative gifts include a special notebook for school, a book for coloring or reading, or something unique from where you are stationed.

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Tips for the Parent/Caregiver Left Behind

It is very possible you will admit feelings of sadness, self-doubt, fear, or loneliness to your spouse and children. Most parents will agree that these are acceptable risks, and the feelings revealed are much easier to deal with when they can be expressed within the comfort and security of the family.

Give children a method of measuring the passage of time. Families use such techniques as a ceremonial crossing-off of each day on a calendar as it passes, or of tearing a link off a paper chain consisting of the number of days or weeks the departed spouse will be away.

Make sure the departed spouse stays well informed. Do not make the mistake of depriving your spouse of knowledge of what is happening at home, or the way things are being handled, out of fear of "distracting" or "worrying" him or her on the job. (*One parent was "spared" the knowledge that his or her son had to be hospitalized for emergency surgery.*)

Be responsible for all disciplining. Do not fall into the trap of using "Just wait until your Father or Mother gets home" as the ultimate threat. How can a child be expected to greet with joy and affections a parent that has been held over their head for months as the ultimate punisher.

The militarystudent.org website provides a great resource to enhance the educational and social well being of all military children by increasing the understanding and awareness of how to meet their unique needs.

Safeguard your Personal Property

It doesn't matter whether you are married or single, mobilized or not, these are tips that always make sense.

- Make sure your smoke detectors are working.
- Install good locks.
- Secure your windows.
- Check all the lighting inside and outside your house.
- Know how to deal with blown fuses and tripped circuit breakers.
- Check your major appliances.
- Have all the tools you need to deal with breakdowns or emergencies.
- Have a list of people/shops that service/maintain your car and appliances.
- Make sure your insurance is up to date.
- Make a photo/video inventory of your valuables.

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Education is a key tool to prevent consumer injury. On the Federal Trade Commission website (<http://www.ftc.gov/ftc/consumer.htm>), you'll find publications with advice on avoiding scams and rip-offs, as well as tips on other consumer topics:

- **Automobiles**
- **Credit**
- **Diet, Health & Fitness**
- **E-Commerce & the Internet**
- **Energy & Environment**
- **Franchise & Business Opportunities**
- **At Home**
- **Identity Theft**
- **Investments**
- **Privacy**
- **Products & Services**
- **Scholarship & Employment Services**
- **Telemarketing**
- **Telephone Services**
- **Tobacco**
- **Travel**

KEEP THE NEWS FLOWING!

When you are separated by a deployment, keeping the communication open and flowing is very important. No news is bad news!!! Before your Guardmember leaves, talk about how you will stay in contact with each other during the deployment. In this day and age, there are many ways to "talk."



Letters – As soon as the unit gets to its destination, it will send home a mailing address.

Emails – If you have access to email, this is a cheap, instant way to keep in touch. If you don't have email accounts, maybe now is a time to get into this special way of communicating.

Guardmembers temporary mailing address during deployment

Rank _____

Name _____

Social Security Number _____

Unit _____

APO, FPO, or Zip code _____

Care Packages – For Guardmembers away from home, having some of their favorite things – little bits of home - will help during the separation. A few things to remember:

- Depending on where the unit is stationed, there may be some restrictions on what will be accepted through the mail system. Be sure to know what can and can not be sent through the mail to that particular station.
- Use sturdy containers and don't send perishable goods. Sometimes it takes as long as six weeks for the mail to find soldiers and airmen.
- Ensure your privacy. Sometimes these packages are opened for security reasons or in front of others.

Videos and voice cassettes – Seeing and hearing loved ones during times of separation is a very special thing. Remember, cassettes do require special equipment.

Telephone Tips For Military Families

By David Wood, Military Money

If you or a family member serves in the military, you know how expensive the monthly phone bill can be. This is especially true for the friends and family of soldiers serving outside of the United States. The following tips will help you save more of your hard-earned money.

KEEP THE NEWS FLOWING!

International Calls

- **Calling to an Overseas Mobile Device:** Although it depends on which country you are calling, overseas carriers have been increasing the rate to call a mobile device (cell phone, pager, etc.) when calling from the U.S. This is normally called an *international/special service termination rate* and will usually be listed on the calling plan international rates list under "mobile" or "cellular." If this mobile charge applies to the country you are calling, some carriers will charge you a higher per-minute rate while other carriers will charge a flat surcharge rate per call.
- **Calling to an Overseas Military Base:** Some carriers will charge you a higher rate to call to a military base in another country. Read the small print.
- **Calling to an Overseas Satellite Phone:** Calling to an international satellite phone or device should be avoided if possible. Even with discount carriers, the per-minute rate can be as high as \$9.00. Some carriers will list this charge on the international rates list as a "premium" call, while others won't list it at all. If you are calling to a satellite device, it's always a good idea to contact the carrier and ask them specifically for the rate.
- **Calling Overseas from a U.S. Cellular Phone:** If you use your wireless phone to make international calls, your normal wireless provider might have a high per-minute rate. If this is the case, there are stand-alone products especially for these calls. A special cellular plan like this means you don't have to switch cellular providers or phone numbers. You just register your number with the company and dial a toll-free access number before your call. This is one of the best ways to receive discount international rates from your cell phone.
- **Direct Dial or Dial Around:** Many quality direct dial (1+) calling plans maintain generally low international rates. Other direct dial plans have low rates to certain countries but much higher rates to other countries. If your regular long distance plan has a high rate to the countries you call, consider using a 10-10 dial around number for your international calls. You can use a 10-10 number without switching long distance carriers and often receive a great low international rate. If needed, use a combination of services to save the most money.
- **Using an Operator to Place Your Call:** Unless your call is a critical emergency, never use an operator to place an international call. The cost can be extremely high. I received a call from a gentleman seeking a low rate to call another country and told him about a 10-10 number that had a \$0.07 per-minute rate. He then told me he had just received his phone bill that included a call where he used an operator to place the call. He wound up spending more than \$5.00 per minute on the same call that could have cost him just \$0.07 per minute!
- **Let's Go Pre-Paid:** This is another way to save money on your international calls. If you use a pre-paid phone card or pre-paid long distance, always consider if there is a connection fee or a monthly fee. Also read the details of the billing increments. I have seen some prepaid cards advertised to the military that displayed the low rate in big bold print, but the small print showed a billing increment of four minutes

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– meaning that each call is rounded up in four-minute intervals (i.e., a five-minute call will cost you the same as eight minutes). Also keep in mind that some cards can be recharged, some will expire a certain date from first use, while others will expire a certain time from the date you purchased the card.

Calling the U.S. from Another Country

If stationed in another country, look into using an international callback service (along with using the standard long distance carrier in another country or using a prepaid card). Some U.S. carriers offer callback programs that work like this: You register your overseas phone number with the callback provider and, when you need to call back to the States, you can make your call using actual U.S. phone lines. The rates often are much cheaper than the rates of the international carrier. Payment methods can range from prepaid using a credit card, non-prepaid using a credit card, or even paying by a wire service.

Domestic Calls

- **Using a Cell Phone:** Many U.S. consumers are now going this route, especially if they make numerous long distance calls a month. There are even prepaid cellular plans where you don't have to sign a contract or pass a credit check.
- **Choosing a Regular Direct Dial Plan:** There are numerous quality discount plans that do not require a monthly fee. Always choose based on your calling patterns. (Are your calls mostly in-state or state-to-state?) Although in-state rates vary, you should never pay more than \$0.05 per minute for state-to-state calls. You can also combine the use of a good 10-10 number with your direct dial plan if needed.
- **A Servicemember Calling Home:** If you or a family member calls home within the States and does not use a cell phone or prepaid card, consider getting a toll-free number for the home line. Incoming rates from within your state will vary, but you should never pay more than \$0.05 per minute for calls coming from outside your state (other than Alaska and Hawaii). You do not need a second phone line to have a toll-free number.
- **Using Prepaid Services:** Many quality discount prepaid phone cards and prepaid long distance programs are available. As with international calls, always check billing increments, monthly maintenance fees, and connection fees (if any). In virtually all calling situations, using a prepaid service that charges a connection fee will cost you money in the long run.

Always remember to read the small print, and don't place all your focus on the per-minute rate.

See the following website for information about free phone card from the VFW:
<http://www.operationuplink.org/>

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Photos and artwork

Pictures of family and loved ones are very important during a time of separation. Special hand-drawn items from children bring home into a far away place.

What to do in times when you are not able to communicate with one another?

There will be times when your Guardmember is involved in his or her mission and won't be able to easily communicate with you. Sometimes you will have a warning of this, but, sometimes you will not. What to do during these times:

- **Accept it when it happens:** at times, your soldier or airman may be involved in a mission or a type of training that will not allow easy communication. These silences could occur whether the unit is on base, at Camp Roberts, or at a mobilization site. The only time this happens is when it is REQUIRED for the duty at hand. When it occurs – it occurs for a reason. It could go on for an extended period of time or it could only be for a few hours or a few days.
- **Plan for it before:** These silences are the times to stay in contact with the unit Family Readiness Group. The Volunteer Leader(s) assigned by the commander will be one of the first outside people contacted when the unit is once again able to communicate. The Leader(s) will let the families know – through its established communication tree – as soon as they know and the unit says it is OK to spread the word.

RETURN & REUNION

Return & Reunion

Finally, the separation is over! Now it's time for friends and loved ones to get reacquainted with each other again. Take a moment to browse through the Return and Reunion section to better prepare you, your friends and family members on making the Reunion as memorable as possible. Please select from the following categories.

- Introduction
- Homecoming Predictions
- Reunion and the Single Member
- Reunion and Marriage
- Children and Reunion
- Reunion and Single Parent
- Reunion and Work
- Successful Homecoming Tips
- Conclusion

Introduction

Perhaps you have been separated several weeks or months from your family, friends, colleagues and your familiar social environment. Have you considered that just as you and those with whom you live and work were required to make adjustments prior to the deployment, additional adjustments will likely be necessary once the deployment is over? The purpose of this information is to help you do just that--smoothly transition back into your home, work and social life.

In an effort to pave the way to your household's successful reunion, we'll look at five major areas: (1) reunion and the single member; (2) reunion and marriage; (3) reunion and children; (4) reunion and single parents; and finally (5) reunion and work. As we review these areas, you are encouraged to take the "shopping cart approach." That is, when you go shopping, you don't take everything in the store off the shelf and put the items into your shopping cart. You only take what you need at that time. Similarly, some of this information will be relevant to you and perhaps some won't. Take what's useful to you and strive to apply it to your life.

Throughout this booklet you'll find a major recurring theme about settling back into your home, work, and social environments: Go slow. Why? Because like deployment, reunion is a process, not an event. What does that mean? When you or your family member deployed, it probably wasn't after a morning notification followed by a same-day departure. Rather, you and your family went through a preparation process over several days, weeks or even months. This involved attending pre-deployment meetings, receiving immunizations, weapons qualification, reviewing checklists, packing bags, and so on. It also involved the "stay behind" spouse, friend or neighbor learning how to temporarily take over some of the deployed person's responsibilities, such as child care, vehicle maintenance, pet care, lawn care, checkbook balancing, etc.

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As you were trying to take care of numerous projects and responsibilities prior to the deployment, you may have experienced some tension in your relationships at home as well as at work. Perhaps you were at times irritable with your spouse, children, or colleagues. At the same time, you may have noticed some resentment toward the deploying person for leaving, even though the deployment was necessary. Young children may be unable to understand why mom or dad must go away, no matter how carefully the need is explained. The person preparing to deploy may have felt guilty about leaving their family and colleagues with all those additional responsibilities. In any event, such unpleasant emotions as tension and irritability may have served a purpose as you prepared for the deployment: to create some temporary emotional distance making it easier for you and those you care about to say farewell.

Again, just as deployment was a process that required time and effort, the process of reunion will also require time and effort.

Homecoming Predictions

Every deployed person and their household members will experience a feeling of anticipation as the end of the deployment approaches. This may take the form of eagerness for reunion or a dread of a return to a problematic situation or a mixture of both.

Few get much sleep the night before homecoming. Children in the home may act out more than usual.

These feelings may result in you and your family members being key-up and exhausted when the family is finally reunited.



It may take a while for the Guardmember to get adjusted to the local time zone, home cooking, lack of continual noise, etc. Some initial difficulty sleeping through the night is typical.

After the end of a deployment, it is not unusual to experience a "homecoming let down/post-deployment plummet." Reality is seldom equal to how we have fantasized life after reunion would be. It makes sense to keep expectations reasonable and to be flexible.

The Guardmember may want to stay at home and rest while the spouse may be eager to go out socializing as a couple or get the accumulated "honey do" tasks done. Skillful compromise and reasonable give and take will be needed if arguments and hurt feelings are to be avoided.



It is wise for the Guardmember to express appreciation for the spouse's efforts in running the household single-handedly. It is unwise to criticize the spouse's efforts or the decisions they had to make on their own during the deployment.

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If deployed member brings home gifts or there is a special welcome efforts the family and friends make for the deployed member, they may not result in the expected reaction. Again, it makes sense to keep expectations reasonable and to stay flexible.

Children's reactions at homecoming may not be what the parents expected or hoped for. Very young children may not remember the deployed person and may be shy. Older children may be resentful of the time the deployed person was away from the family. Children may need time to get reacquainted. Give it time.

If there were unresolved marital or family problems before the deployment, they will not have gotten better during the deployment. Realize it will take time and effort to resolve such problems. Be patient and keep expectations reasonable.

If promises were made, through letters or phone calls, during the deployment, the person to whom the promises were made will probably remember and expect the promises to be kept.



The deployed person may feel surprised or hurt the partner did so well on their own during the deployment. Or may feel a little jealous at how closely the children bonded with the "stay behind" parent. Such feelings are normal, but it is wisest to show the other person love and appreciation for all their efforts during the deployment.

Reunion and the Single Member

As a single person, you may have someone living in your home or apartment in your absence. Alternatively, you may have "moth balled" your home, or perhaps you moved out prior to deploying and will need to find a new residence when you return. If you are a student and lived in the dormitory, you might have gained a new roommate during your absence. Regardless of your living situation, one of your first tasks will be to "put your house in order." Once you've done that, you'll be ready to focus on reestablishing your family and social ties.



As you anxiously anticipate going home, recognize that you've probably changed in subtle ways. You've made new friends. You've functioned in living and working environments that may be very different than anything you'd previously experienced. Perhaps you've taken up new exercises or hobbies. You've rubbed shoulders with a "different world" and stretched your comfort zone. As a result, you'll go home a somewhat changed person. If you have a "significant other" in your life, this person may have also changed in your absence. And change inevitably creates stress. As you adapt to the changes which may be required in your relationships you may experience over the short-term some worry, frustration, anger, confusion, appetite disturbance, fatigue, mood swings, or sleep difficulties. Usually such difficulties don't last longer than 2 to 4 weeks. If they continue, consult your physician or mental health

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professional for assistance. Veterans' Administration Vet's Centers also provide counseling for returning Guardmembers.

Regardless of whether or not you have a significant other in your life, there are no doubt people whom you consider to be family. What does family mean to you? Is family restricted to biological relatives or do you also think of close friends as family? Will someone whom you consider family be there to greet you at the airport? Will you be going home to visit your family of origin? If so, how do you feel about seeing them? What will you talk about? How will you respond to changes that may be taking place in your family? Perhaps a sibling is going through a divorce, or a grandparent has become seriously ill. Be prepared for changes.

You may feel that nothing is going the way you planned and hoped. It is still vital that you make plans, especially for the first few days of your return. If you do not have friends or family who live in the local area, make plans with other returning unit members for a homecoming activity that is special for you and remember to call home.

One goal you may have as a single member returning from deployment is to meet someone new. Perhaps some of you are recently single again following a divorce or the end of a long-term relationship.

Some issues to consider are:

- What kind of relationship are you looking for?
- What do you contribute to a relationship?
- What do you want in a relationship?

Now comes the hard part. How do you actually get yourself to go out and meet new people?

How you feel about yourself affects whether or not you take the risk to go out and meet new people. You have to like yourself enough to take that risk, to go places and meet new people, male and female. Having a good self-image will enable you to take risks, survive the rejections, and, at times, overcome the stereotypes associated with being in the military.

Your return may also be a good time to focus on how you want to live upon return. If you've thought about returning to school, now is the ideal time to check out some of the educational programs, both military and civilian. The key is to focus on what makes your life full and to make plans NOW to integrate those activities into your life.

Beyond practical issues, have you considered what impact the deployment will have on your social relationships and living habits? Many people with whom you've become friendly on the deployment may now be much less available to you, particularly if they're married and are busy getting reacquainted with their families. This can promote feelings of loneliness and even mild depression. At the same time, you can keep

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yourself busy by actively reconnecting with old friends and acquaintances back home. And like everyone else who comes back from deployment, it makes sense to keep expectations reasonable and to be patient. Within a few weeks, your life should be back to a predictable and comfortable pattern again.

Reunion and Marriage

Anticipation

If you are the deployed person, you've functioned in living and working environments that may be very different than anything you'd previously experienced. If you are the "stay behind" spouse, you have also probably grown during the deployment. You have taken on new responsibilities and developed confidence that you can "keep the ship afloat" in your spouse's absence. Out of necessity, you have learned to cope without your spouse.

Both you and your spouse are probably thinking a lot about what it will be like to get home. Maybe you're finding it more difficult to concentrate on work as your thoughts continue to drift to reunion. While you're excited about reunion, perhaps you're also a bit worried about some "unfinished business" in your relationship. After all, whatever challenges existed in your relationship before the deployment will not have magically resolved themselves during the deployment. Maybe there are other lingering doubts and fears. Over all, though, you're probably very excited about once again spending time together as a family and sharing private time with your spouse.

Changes at Home

Although you'll be excited about reunion, and the whole family will probably be thrilled with the return of the deployed person, everyone may experience a range of thoughts and feelings. Perhaps the deployed person will be a bit worried about how well he or she will fit back in. At the same time, family members might also be concerned about how the deployed person will treat them. They may wonder if their accomplishments will be appreciated or resented. They may be concerned that the deployed person will violate the "go slow" principle and attempt to immediately "take over" everything. These concerns are a normal part of the reunion process and typically require little more than some time and patience to sort out. The "stay behind" spouse probably had to change some procedures while the deployed person was gone. If it was the deployed person's responsibility to mow the lawn, take out the trash, vacuum the carpet, or pay the bills, someone else in the family had to temporarily assume those responsibilities. Other changes in family procedures may have taken place in response to evolving family needs. In any event, the deployed person should remember to go slow when adjusting to reunion with their family. Integrating back into the family is a process, not an event that can simply happen at the front door of your home by your announcing, in essence, "I'm home and I'm in charge." To take that approach is to invite arguments and hurt feelings.

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One of the first changes that the newly returned person is likely to notice is that their partner has become more confident in his/her ability to cope with whatever hand life deals. Notice how this makes you feel. Are you proud of him/her? Hopefully so. Be sure to express your appreciation for his/her valiant efforts to independently cope with the complexities of family life in your absence. Do you feel a little threatened? Not sure exactly where and how you fit into the family now? These are very normal concerns.



Trust/Fidelity

How would you characterize the trust level in your relationship when the deployment occurred? To what extent did you trust your partner to handle finances? What was your trust level in terms of your partner maintaining sexual fidelity? What do you think his/her trust level in you was in these and other key areas? Worries about a partner's unfaithfulness are much more common than the occurrence of infidelity. It is wise to assume you've both been faithful to one another unless you have strong evidence, not merely suspicion, to indicate your spouse has been unfaithful. After all, accusations of infidelity are very serious and strike at the very core of a relationship.

If your marital relationship was an overall respectively satisfactory one before the deployment, it's unlikely that any infidelity has taken place. When infidelity does occur, deployment notwithstanding, it is almost always a sign of much deeper relationship problems. Accordingly, these underlying issues must be addressed, perhaps with the help of a professional counselor, for the marriage to become healthier. If problems are left unresolved, acts of infidelity may become a devastating pattern in the relationship.

Communication

Homecoming is the time we resume communicating "face to face" again. What will you and your partner talk about? Are you open to talking about changes that have occurred in each of your lives as positive experiences that can promote growth in your relationship? Are you willing to really listen? Your partner may want to tell you many things that happened while you were away. Even though you may have been fortunate enough to have phone contact, letters, and perhaps e-mail and video teleconferences, your partner needs your undivided attention, face to face.

If you are the Guardmember, how will you respond to the way your partner has handled things in your absence? What about decisions he/she made that you question? Will you second-guess your partner, or will you recognize that he/she was operating in a stressful environment and made the best decisions he/she was capable of making? It is helpful to remember that you were not there and you do not know all the factors that went into decision-making. If you choose to criticize your spouse, what do you hope to accomplish? Anyone can criticize. But remember, no one ever erected a statue to a critic! If you choose to criticize of your partner's judgment, you'll be doing damage to your spouse's self-esteem and ultimately to your relationship. So, it's in everyone's

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best interest for you to accept the decisions your spouse made, acknowledge that he/she made them under difficult circumstances, and move on.

As we've previously discussed, you can expect your partner has developed heightened self-confidence, especially in the area of operating the household. Hopefully you're proud of him/her and will openly express that. In any event, although your partner may be anxious to return many responsibilities to you, this is area that you'll need to negotiate, and maybe transition some roles and responsibilities gradually. As an example, if you usually managed the family finances before, but your partner has been doing so in your absence, you'll need to get a thorough understanding of what has transpired. As finances can be an emotionally laden area, communication will shut down if you become critical, judgmental, or angry. In short, you and your spouse will need to negotiate a mutually satisfactory "transition plan" for you to reassume your roles within the household. Also, remain open to the possibility that the previous "division of labor" may need to be modified. Use the reunion as an opportunity to take a fresh look at things and make a fresh start in those areas where it makes sense.

You, as the military member, have received ribbons, medals and awards for doing a good job in the military. The only appreciation you spouse receives for supporting your decision to be in the military is the appreciation she or he receives from you. Many military spouses feel that without that emotional payoff, going through deployments and other military-related disruptions of family life is just not worth it.

Avoid getting into the "who had it worse" game. The truth of the matter is that the separation was difficult for both of you. But, it was probably more difficult for the family member who stayed at home, shouldering responsibility for the entire household and often worrying about the safety of the deployed spouse.

Intimacy/Sexuality

Intimacy and sex are not the same thing. Hopefully you and your partner have maintained a solid sense of intimacy, or "emotional connection", during the deployment through frequent communications. What you have not been able to maintain, as you and your partner are no doubt acutely aware, is the sexual component of your relationship. Since sex tends to be prominent in the thinking of both spouses during deployment, it tends to become a key focus of reunion. Given sexuality is a highly personal aspect of your personal and marital lives, you need to deal with this area with patience.

Although sexual intimacy can resume instantly, and this may well be your mutual desire, the level of overall emotional intimacy and comfort with one another that you experienced before the deployment may take awhile to regain. Keep in mind that for over several months you've only been able to communicate with each other, at best, a few minutes a day, and that you've had no face-to-face contact. Again, go slow.

Considering you've both experienced personal growth while separated, it makes sense

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to take some time to get to know each other again, not unlike two friends who haven't seen each other for awhile. Build upon the intimacy you shared. Recognize you and your partner are "out of practice" in terms of sexual contact. As a result, it's not highly unusual after lengthy separations for temporary awkwardness to arise. Also, you may feel a bit uncomfortable together initially. If you have such experiences, do not make too much of them, as doing so only heightens anxiety, which in turn can set you up for a negative cycle of sexual problems. Simply relax, take your time, and let your sexual relationship resume in a way that is gratifying for both of you.

Children and Reunion

Expectations

Change is at least as stressful for children as it is for adults. The homecoming of the Guardmember is a major change for the children in the household. They have grown physically, emotionally, socially, and spiritually during the deployment. Children are not skilled at coping with their stress in large part because they have little life experience. As a result, they may temporarily act out or regress to a less mature stage of behavior as a part of their reaction. In any event, there will be a readjustment period-- typically 4 to 6 weeks--for the entire family. You can greatly enhance your family's reunion by developing realistic expectations of how your child will respond to the military parent's return based upon the child's age. So let's discuss what you can generally expect of different age children, and how you can facilitate the reunion process with your children. As you know, children are not "miniature adults," but rather developing individuals who change rapidly in their thought and behavior patterns. So, a 1 year-old and a 5 year-old will respond very differently to your returning.

Infants (Birth to 1 year)

An infant has not yet developed much of an ability to remember people and events. Accordingly, as painful as this might be for you to consider, do not expect baby to recognize the parent who has returned from a long deployment. Instead, expect him/her to initially react as if the newly returned parent were a stranger. The infant will likely cry when held by the Guard parent, pull away, fuss, and cling to the person who was his/her primary caregiver during the deployment. Once again, "go slow." The baby will "warm up" to the Guard parent at his/her own pace. The newly returned parent should gently get involved in holding, hugging, bathing, feeding, playing with, and otherwise caring for the baby. The key is to be patient and let your baby's reactions be your guide in terms of what pace to proceed in getting acquainted.

Toddlers (1 - 3 years)

A typical toddler response would be to hide from the newly returned parent, to cling to his/her primary caregiver, cry, and perhaps regress to soiling if he/she is potty trained. Again, give your child space and time to warm up to the newly returned parent. It helps for the Guard parent to sit at eye level with your child (to look less intimidating)

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and talk with him/her. A gentle offer by the returned Guardmember to play with the toddler may be helpful, but do not force the issue. Doing so will only intensify your child's discomfort and resistance. Also, it may have helped the child to more clearly remember the deployed parent if the stay behind caregiver frequently showed him/her pictures of the Guardmember and said "Daddy" or "Mommy," as the case may be. This is true because for children at this age, the old adage "out of sight, out of mind" aptly applies.

Preschoolers (3 - 5 years)

Children in this age range tend to think as though the world revolved around them. Keeping that in mind, it's not surprising that your preschooler may think he/she somehow made the Guard parent go away. Or that the Guard parent left because he or she no longer cared about the child. If this is the case with your preschooler, he or she may feel guilty or abandoned. As a result, your child may express intense anger as a way of keeping the military parent at a distance, thereby "protecting" himself/herself from further disappointment. Your preschooler is also likely to do some limit testing (see if familiar rules still apply). To promote the reunion process, wise parents will accept the child's feelings, not act overly concerned, and focus on rewarding positive behaviors. It is good for the newly returned parent to talk with the toddler about his or her areas of interest, be it storybooks, toys, or whatever and give the preschooler some undivided attention. Meanwhile, the Guard parent should support the other parent's enforcement of family rules but be careful about too quickly stepping into an authoritative role. The toddler needs time to adjust to the Guard parent once again being an active participant in his/her life.

School Age (5 - 12 years)

Children in this age range are likely to give returning parents a very warm reception if the parent-child relationship was strong before the separation. The school age child may excitedly run to the Guard parent as soon as the parent gets off the plane. He/she will be inclined to try to monopolize the newly returned parent's attention and "talk your ear off" during the drive home and then want to showoff scrapbooks, hobby items, or school projects when the Guard parent gets home. If, on the other hand, the military parent's relationship with the school age child was strained, the child may fear punishment for all the child's misbehavior during the deployment. Such a thought process may lead the child to at first be shy or withdrawn around the newly returned parent. At any rate, it is best for the Guard parent to have friendly interest in what the child has done during the time of deployment and praise him/her for his/her efforts and accomplishments.

Adolescent (13 - 18 years)

As you already know if you're the parent of an adolescent, they can have mood swings that go up and down like a roller coaster. One moment they are solving problems in a reasonable and logical way and the next may be reacting in a purely emotional and

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childlike fashion. So, your adolescent's reaction to your return may be characterized by mixed emotions. Like the school age child, your adolescent will likely be very excited to see the military parent again, if the relationship was amicable prior to the deployment. Sometimes, however, adolescents are reticent to publicly express their emotions and may be more concerned about acting "cool" in front of their peers. Adolescents tend to be very sensitive about being unfavorably judged or criticized. With this in mind, be sure to make time to discuss with your adolescent what is going on in his/her life as well as what you've experienced. As with sons and daughters of any age, it's critical to give your adolescent some of each parent's undivided pleasant attention.

Reunion and Single Parent

If you're a single parent and in the military, you may be experiencing some unique concerns about reuniting with your children. More specifically, if you're a custodial parent, have you thought about how your children have bonded with their caregiver during your absence and how that will impact your relationship with your children as well as with the caregiver? If, on the other hand, someone else has primary custody of your child, you may wonder how your child will respond to you since you have likely missed "regular" visits with him/her.

Strategies for coping with these situations are very similar to those described in the Reunion and Children section. There are however, a few additional issues to consider. If you're a custodial parent, then your children probably have been living with someone else for several months. Accordingly, to the extent this has been a fulfilling relationship, the bond between this caregiver and your children has strengthened. Your children's increased loyalty to their caregiver may be painful for you in that you may initially feel unneeded or even jealous. Again, go *slow*.

Focus on communicating both with the caregiver and your children, and recognize that you and your children will need to adapt to living with each other again. Your children have been living with someone else who probably had different rules and procedures compared to your own household. Give yourself and your children adequate time to "shift gears". The adjustment period, which may take several weeks, can at times be awkward. You can smooth the transition process by first of all actively involving the caregiver with the transition. To force young children to suddenly separate from the caregiver can be emotionally traumatic. Secondly, since your children have lived with different family rules and procedures, take time to compare with them the rules of your home. As you're doing this, seek your children's inputs regarding how they would prefer life at home to be. They need to feel included in the process of reestablishing the structure and "flavor" of your home environment.

If you are a non-custodial parent, your children's living conditions were probably not impacted by your deployment. Your visits with your children have, however, been curtailed. As you reestablish these visits, remember you and your children have grown and you will need to take time to get reacquainted.

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Reunion and Work

Like other areas of your life, your work environment may be somewhat different when you return. You may be worried about changes that have taken place and how you'll fit back into the organizational picture. Someone else has assumed your role, or at least "taken up the slack," in your absence. If you were a supervisor, decisions have been made by whomever fulfilled your role that you now will have to "live with." You'll also experience a change of pace and activity in your workday. That is, you'll be required to shift from your deployment schedule and activities back into "business as usual."

If you'll apply the same ideas we've discussed throughout this booklet to your work situation, your readjustment should go relatively smooth. Once again, focus on *going slow*. Specifically, talk with colleagues and supervisors to learn of changes and the rationale for those changes. Just as you were encouraged not to question your spouse's judgment in the decisions she or he reached, do not be overly critical of your fellow workers and your supervisory chain. Just as in the situation in your family environment, you were not there at the time, and you do not know everything that went into the decision-making process. In any event, what can you realistically do other than accept decisions that have been made and move on? You can't change the past.

In addition to coming to grips with decisions which have been made in your work environment, be prepared for the possibility that some colleagues may harbor a degree of *resentment*. Why? One reason could be that *from their perspective*, they've assumed an arduous workload due to your absence. Now that you've been gone for several weeks or months, perhaps you're going to take at least a couple of weeks off work just when they want you to come back and start "pulling your weight" again! *From your perspective* it makes perfect sense that you're entitled to some time off. You've worked long hours, to include weekends and holidays. You've endured the challenges associated with functioning in a deployed environment, and you've been away from your family and friends. The issue here is not whose perception is "right" and whose perception is "wrong." The issue is simply that you need to be prepared for the possibility that you may encounter some resentment when you return to work.

If you encounter resentment, how will you deal with it? One response, and a very tempting one, would be to "give them a piece of your mind" about how unfair they are being. This might temporarily relieve your hurt and anger as you "set them straight". However, the impact on your audience, I think you'll agree, would probably be an increase in resentment. Remember that your co-workers' perception and experience of your deployment is very different than yours. At any rate, a more helpful response could be something like this: *"You're entitled to your point of view. If I were in your position, I might see it that way too. I appreciate the work you did to cover for all of us who were deployed. I'm glad to get back into a familiar daily work routine and to be able to have dinner with my family each night and sleep in my own bed again."*

There is another potential source of co-worker resentment, or at least irritation,

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amongst your colleagues you would be wise to avoid. Specifically, you may be tempted to entertain your co-workers with "deployment war stories." To a point, your colleagues will likely be interested in hearing about your experiences, especially if they ask. Once they've reached their "saturation point," however, and that point will be different for each individual, it's time to shift the conversation to another topic. Make sure you are just as interested in hearing about what interesting things they have been doing during your deployment.

Even though there's a limit to how much your colleagues want to hear about your deployment experiences, you'll no doubt want to reflect on your experiences for awhile. When you're sitting in your duty section perhaps feeling a little "underwhelmed" as you look back on the "good old days," remember your deployment was another time and place, and you need to live in the "here and now." Your challenge, in short, is to size up the post deployment work environment and develop a way to smoothly transition back into your work environment.

And finally, another work environment challenge you may encounter when you return to the workplace is staff turnover. In terms of the newcomers, you and they are an "unknown quantity" to each other. For that reason, you'll need to establish your credibility with them, and vice versa. This is especially true if you are in a supervisory role. Also, you'll need to learn to work together effectively as a new team.

Employer Support of the Guard and Reserve is here to help you make the transition back to work after deployment. If you are experiencing difficulties, please contact ESGR at their website www.esgr.org or contact the state ESGR representative at (916) 854-3106.

Successful Homecoming Tips

The following are tips for returning Guardmembers:

1. Plan on spending some time with the entire family doing family things, but be flexible if teens have other plans.
2. Show interest and pleasure in how your family members have grown and mastered new skills in your absence and let them know you are proud of them. Comment on positive changes.
3. Expect it will take a little time to become re-acquainted with your spouse. Be sure to tell them just how much you care about them. Make an effort to do the little romantic things--a single rose, a card, etc. shows them they are in your thoughts.
4. Resist the temptation to criticize. Remember that your spouse has been doing her or his best to run the household single-handedly and care for the children while you were gone. Give them credit for their efforts, even if their way of

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doing things is different from yours.

5. Take time to understand how your family may have changed during the separation. Go easy on child discipline--get to know what new rules your spouse may have set before you jump into enforcing the household rules.
6. Don't be surprised if some family members are a bit resentful of your deployment. Others often think of the deployment as more fun and exciting than staying at home-- even if you know otherwise.
7. Infants and small children may be shy or even fearful around you at first. Be patient and give them time to become reacquainted.
8. Resist the temptation to go on a spending spree to celebrate your return. The extra money saved during deployment may be needed later for unexpected household expenses.
9. Most importantly, make time to talk with your loved ones. Your spouse and each child need individual time and attention from you. Remember, focus on the positives and avoid criticism.

The following are tips for military spouses:

1. Do something special to welcome your spouse home--help the children make a welcome banner, make your spouse's favorite dessert, etc., but be understanding and flexible if your spouse is too tired to notice.
2. Give your spouse time to adjust to being home. Don't tightly schedule activities for them. Don't expect them to take on all their old chores right away. Understand that your spouse may need time to adjust to a different time zone, a change in food, etc.
3. Plan on some family togetherness time. Suggest a picnic or a special family meal. Time together helps the returning spouse to get back into the rhythm of family life.
4. Be patient and tolerant with your spouse. He or she may not do things exactly as before. New experiences during deployment may bring changes to attitude and outlook. Your spouse may have some initial discomfort adjusting, but this doesn't mean your spouse is unhappy with you or the family.
5. Stick to your household budget. Don't spend money you don't have on celebrating your spouse's return. Show you care through your time and effort, not by how much you spend.
6. Don't be surprised if your spouse is a little hurt by how well you were able to run the household and manage the children without them. Let them know that your preference is to share family and household responsibilities with them no matter how well you did on your own.
7. Stay involved with your children's school activities and interests. Don't neglect the children's need for attention as you are becoming reacquainted with your spouse.
8. Stay involved in your own activities and interests, but be flexible about making time for your spouse.

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9. Don't be surprised if children test the limits of the family rules when your spouse returns. It's normal for children to want to find out how things may have changed by acting up a bit. Consistent enforcement of family rules and even-handed discipline are key to dealing with acting-out.

Conclusion

Experience has shown that virtually all military members returning from deployment, and their household members, experience at least a little uneasiness as they readjust to their normal environment. Changes, some more subtle than others, have taken place during the deployment for the military member, their family, and their friends and colleagues. To successfully cope with change requires that we make corresponding adjustments in attitude, thought, and behavior.

As you transition back to your predeployment environment, whenever you begin to feel angry or frustrated, ask yourself, "How realistic are my expectations in this situation?" "Am I giving myself, and others, enough time and space to adjust?" Am I trying to force readjustment happen rather than being patient and allowing it to happen at a comfortable pace?

Remember that readjusting to home life and work life is a process, not an event. As the Guardmember reintegrates into her or his family, work, and social environments, it makes sense to allow oneself and others the appropriate time and space. In so doing, you will probably find that in a few weeks everything is back to a comfortable pattern again. In the unlikely event, however, that after 2 to 4 weeks you are consistently feeling sad, having marital difficulties, problems with sleep or appetite, difficulty in concentration, using alcohol excessively, or any other form of significant discomfort, please seek assistance.

There are numerous sources of help for families that are adjusting to reunion after deployment. They include the Operation Ready Families Program, chaplains, and local churches. For those families who need more intensive professional help, counseling services are available through TRICARE and local VA Vet Centers.

Any deployment during a relationship can be a BUILDING BLOCK or a STUMBLING BLOCK. It is up to the partners involved!!

Edited from an article on Air Force Crossroads website.

LEGAL AND OTHER ISSUES ON RETURN

This legal information is designed to assist you as you resume civilian life after your active duty military deployment.

Checklist of Things to Review and Discuss with a JAG Officer

- Terminate Power of Attorney (form)
- Review Wills & Medical Powers of Attorney
- Taxes - Get back on track.
- Contact Employer (form letter)
- Contact Court if necessary
- Landlord - Meet and Agree
- Reinstate Your Health Insurance
- Notice to Creditors (form letter)
- Students – Getting your education back on track.
- Other Problems?
 - Pay - unit finance section representative
 - Promotion - unit personnel (S1/G1) section representative
 - Medical - unit personnel (S1/G1) section representative
 - Retirement- unit personnel (S1/G1) section representative
 - Complaints - Inspector General
 - Legal - JAG

Power of Attorney

When you deployed you may have drafted a Power of Attorney so that someone could sign your name in your absence. Now that you are back home it is probably best to revoke that Power of Attorney. If you know where the original is you may simply tear it up and that will effectively revoke the Power of Attorney. You should also tear up all copies if any were made, and that way no one can use it. If you have lost, or forgotten where the original is, or if you are not sure how many copies have been made or where they are you should sign a written revocation of your Power of Attorney.

If you signed a power of attorney for child care, you may want to KEEP that Power of Attorney in effect so that someone may care for your child when you are away on drill or annual training. Check the date of this Power of Attorney to find out when it terminates on its own.

If you signed a Medical Power of Attorney so that someone could make health care decisions in the event that you are not able to do so, you may want to KEEP that Power of Attorney in effect. Take this opportunity to review and decide whether you want to keep this Power of Attorney or revoke.

You may use the form on the following page to terminate your Power of Attorney.

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REVOCATION OF POWER OF ATTORNEY

Know All Persons By These Presents:

That I _____ (*Guardsmen's full legal name as it appears on Power of Attorney*)

of the State of California, a member of the California National Guard, do hereby REVOKE the Power of Attorney that I gave to _____ (*Name of Person who had the Power to Sign Your Name, spell the name out exactly as it appears on the Power of Attorney*)

on _____ (*Fill in the date you signed the Power of Attorney If you do not know the exact date just put the month and year that you signed it*). This revocation is effective immediately.

DATE: _____ Your Signature: _____

Notary SEAL

Your Will

When you deployed you were given the opportunity to meet with a JAG and sign a will. You may have been provided with instructions for writing a "holographic" will, or a handwritten will.

If you signed a will, it will be valid until the day you die, unless you revoke it or make changes to it, (called an amendment or codicil). Now is a good time to review the will you drafted when you deployed. If you want to revoke it, you should simply tear it up. Be sure to destroy all the copies as well, so no one will try and present it as your will.

If you want a new will you have the time to seek civilian legal advice and do some estate and tax planning. A new will should state that it "revokes and all prior wills".

Your unit JAG will assist you in drafting a new will and/or terminating the old will. Appointments should be made with your unit JAG for a drill weekend.

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INCOME TAXES

*By Robert S. Schriebman, CPT, JAG
California State Military Reserve*

MILITARY TAX FILING DEADLINES AND PAY EXCLUSIONS

Your Military Pay – What is Included as Taxable Income and What is Excluded

This short article will discuss tax filing deadlines for military personnel and pay exclusions when you are in a "combat zone". For federal tax purposes, the U.S. Armed Forces includes commissioned officers and enlisted personnel in all regular and reserve units under the control of the Secretaries of Defense, Army, Navy and Air Force. Members of the Armed Forces receive many different types of pay and allowances. Some are includable in gross income while others are excludable from gross income. Includable items are subject to tax and must be reported on your state and federal income tax returns. Excludable items are not subject to tax, but may have to be shown on your tax return. The following basic items are includable in gross income, unless the pay is for service in a combat zone declared by the President or in a qualified hazardous duty area declared under federal law. Here are a few examples of includable income:

- Accrued leave payment
- Continuation pay
- Flight duty pay
- Hostile fire pay
- Personal money allowance
- Responsibility pay
- Student loan repayments
- Basic pay
- Enlistment bonus
- Foreign duty pay
- Imminent danger pay
- Reenlistment bonus
- Separation pay

The following qualified military benefits do not have to be reported as income on Forms 1040, 1040A, or 1040EZ:

- Basic allowance for housing (BAH)
- Basic allowance for subsistence (BAS)
- Combat zone compensation (including hostile fire pay or imminent danger pay)
- Death allowances
- Family allowances
- Group term life insurance
- Moving and storage
- Other quarters allowances
- Overseas housing allowance (OHA)
- Qualified hazardous duty payment

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Combat Zone Exclusions

Members of the U.S. Armed Forces who serve in a combat zone may exclude certain pay from their income. They do not have to receive the pay while in a combat zone, in a hospital, or in the same year they served in a combat zone. However, the entitlement to the pay must have fully accrued in a month during which they served in the combat zone or were hospitalized as a result of wounds, disease, or injury incurred while serving in the combat zone. Members of the U.S. Armed Services who serve in a combat zone for one or more days during a partial month, are entitled to an exclusion for that entire month.

What are the combat zones? There are many combat zones. Here are just a few:

- Afghanistan
- Arabian Sea
- Iraq
- Pakistan
- Persian Gulf
- Red Sea
- Saudi Arabia
- United Arab Emirates

Military Tax Return Filing Requirements.

Most of us have a tax year that begins in January and ends at the end of December. We are known as calendar year taxpayers. Taxpayers who live in the United States or Puerto Rico and who are calendar year taxpayers must file their tax returns on or before April 15th of the following year. If April 15th falls on a weekend or legal holiday, the due date is the next business day.

Taxpayers can receive extensions of time to file returns.

Different rules apply to taxpayers who live in the United States and those who live outside the United States. Deadline extensions are also available to members of the Armed Forces who serve in a combat zone. If you live outside the United States, you are allowed an automatic two month extension until June 15, 2004 to file your 2003 return. For married persons who file jointly, only one spouse needs to meet the requirements to take advantage of the automatic extension to June 15th.

If you are not in a combat zone and you are living in the United States, you can receive an automatic four month extension to August 15th by filing the appropriate request. For special circumstances, there is an additional two month extension to October 15th, upon filing a second request.

New Military Tax Act Rules for Combat Zone Filing.

If you are in a combat zone, you are given additional time to file your federal tax return and to pay your federal tax liability. You must check with your state of residence to determine if it has enacted similar legislation. Generally, deadlines are extended for the period of service in a combat zone plus 180 days. During the extension period, assessment and collection deadlines are extended and there are no penalties imposed.

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No back taxes can be collected. Under the new Military Tax Act, troops deployed in "contingency operations" are also eligible for the same extensions offered service personnel in combat zones. What is a contingency operation? This is a military operation designated by the Secretary of Defense as an operation in which members of the Armed Forces are, or may become, involved in military actions or hostilities against an enemy of the U.S. Contingency operations also include calls to service during a national emergency declared by the President or Congress.

Note One: If you are eligible for an extension due to being in a combat zone, you should write "Combat Zone" in red across the top of your tax return and other documents filed with the IRS or your state so their attention will be called to your situation and you will not be penalized.

Note Two: The combat zone extension also applies to spouses of service personnel in a combat zone. Members of the Armed Forces who are missing in action also qualify for special treatment.

How Do I Sign My Tax Return If I'm Overseas?

Signing a tax return while you are overseas can be problematic. Some troops just have their spouses forge their signatures on the federal and state tax returns. This is not always a wise move and is illegal without a power of attorney. Therefore, it is recommended that you prepare a general or special power of attorney giving your spouse or a third person the power to sign tax documents. The JAG staff has these forms available for you or you can obtain a standardized form at a stationery store. All powers of attorney must be notarized. If you have an accountant or attorney handle your affairs, you may give that person a special IRS or state power of attorney form that will allow them to legally sign the tax return for you. Otherwise, the return will have to be sent to you for signature and returned. However, under the new Military Tax Act, you do have up to 180 days **after your combat zone service** to file your return and pay your taxes. Neither the IRS nor any state can undertake tax collection efforts against you while you are being deployed.

MORE TAX ADVICE

The Military Family Tax Relief Act 2003

Introduction. Congress has passed an armed forces tax relief bill after months of inaction. The *Military Family Tax Relief Act of 2003* (MFTRA) gives tax relief to active duty and National Guard/Reserve personnel. It also benefits survivors of servicemen and women killed in the line of duty. Congress is now turning its attention to energy, corporate and charitable tax cuts.

Military death benefit. In 1991, Congress raised the military death benefit from \$3,000 to \$6,000. However, it did not make the entire benefit tax-free. MFTRA raises the benefit and makes the entire amount tax-free. The benefit is now \$12,000 and is retroactive to September 10, 2001.

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Home sale exclusion. Military and foreign service personnel called to active duty may elect to suspend for a maximum of 10 years testing for the required two years of ownership and use under "the five-year rule" for excluding gain from the sale of their home. In addition, a call to a military tour of duty will be considered a qualifying trigger. This allows service personnel, who sell before the two-year period of ownership and use runs, to take a pro-rata share of the \$250,000 gain exclusion (\$500,000 for joint filers). The taxpayer must be at least 50 miles away from home on extended duty. **Note.** This provision is retroactive to May 6, 1997. Taxpayer who were penalized by the five-year restriction have one year to file amended returns where their tax year is otherwise closed.

National Guard/Reserve travel. Members of National Guard and Reserve units traveling at least 100 miles away from home and overnight may deduct their travel expenses. The new deduction is above-the-line. **Note.** The deduction is available to all National Guard troops and Reservists, regardless of whether or not they itemize deductions. Before MFTRA, overnight travel expenses were only deductible for taxpayers who itemized their deductions subject to the two-percent-of-AGI limitation for miscellaneous deductions on Schedule A. The deduction applies to all amounts paid or incurred in tax years starting after December 31, 2002.

Extended filing deadlines. Military personnel serving in "contingency operations" will be able to take advantage of the same generous filing rules available to troops in combat zones. This includes more time to file and pay liabilities. A few designated "combat zones" are: Iraq, Bosnia and Herzegovina; and Afghanistan.

Who to contact when you return

Contact Employer

As you return from active duty you have the right to your job back. This is called the right to re-employment. In order to have rights of re-employment you must have been a permanent employee prior to your deployment. You must act now to protect your right to re-employment.

1. Contact your employer upon your return. You may want to use the sample letter on the next page to let your employer know that you will be exercising your re-employment rights.
2. You should let your employer know you want your job back in writing. Mail a copy of your orders and a letter requesting your re-employment rights to your employer. Use certified mail, return receipt requested and keep a copy for your own file. The time period you have in which to do this depends upon how long you were deployed. (see below) If you wait too long to seek re-employment rights, you may waive your rights.

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Date: _____

From: _____

To: _____

District Attorney for the
County of _____

RE: RE-EMPLOYMENT RIGHTS

Dear District Attorney,

I am a member of the California Army National Guard. I was deployed on active duty on _____ with my unit: _____. I have attached a copy of my active duty orders.

Prior to being deployed with my unit I was employed with: _____ located at: _____. My job title was: _____. I was a full time permanent employee and has worked there for ____ years.

My employer has refused to reinstate me and I am seeking the assistance of the District Attorney pursuant to California State and Military Code section 395.06.

Thank you for your help with this matter.

Sincerely,

3. You may take some time off between coming off orders and going back to work. How long you can take off (without pay) depends upon how long you were deployed.

4. The Rules are:

- **Service of 1 to 30 days:** the beginning of the first regularly scheduled work day or 8 hours after the end of the military duty, plus reasonable commuting time from the military duty station to home.
- **Service of 31 to 180 days:** application for reinstatement must be submitted not later than **14 days** after completion of military duty.

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- **Service of 181 or more days:** application for reinstatement must be submitted not later than **90 days** after completion of military duty.

If you violate these time limits and wait too long you will NOT have re-employment rights under 38 U.S. Code § 4312.

5. Keep a copy of your letter requesting reinstatement, as well as all correspondence from your employer, for your records. You may want to keep a journal of your re-employment efforts - note dates, time, names and exactly what was said.

6. Do NOT accept a position for less pay or less seniority than your former position.

7. Do NOT sign a waiver of your re-employment rights.

8. You are protected against discharge without cause for one year.

9. If you have any problems with re-employment you should contact your employee union, if any. In addition you may contact the persons listed below. If you still do not receive your full/fair re-employment rights you may contact a civilian attorney and pursue a lawsuit against your employer for wrongful termination of employment. In addition State Military and Veteran's Code section 395.06 directs your local District Attorney to investigate and to represent you in court to enforce your rights. You may want to use the sample letter that follows, but you should also follow up the letter with a personal visit to the DA's office.

Contact All Your Creditors

When you deployed on active duty you were entitled to reduce the interest rate on most of your pre-deployment debt to 6% (although there may have been some exceptions if you were earning more money when you deployed). Now that you are back you must contact your creditors and let them know so they can adjust the debt rate. Any interest over 6% that would have been due if you had not deployed is "forgiven" and is not now payable. Here is a form letter you may use. If you do not write your creditors and let them know you are back you may not be entitled to have the amount over 6% "forgiven".

Contact the Court

While you were gone most, but not all court actions were "stayed" or tolled. Now that you are back you must immediately contact the court and inform them that you have returned. If you have a civilian attorney you should inform them that you have returned and find out what has been happening to the case while you were gone. If you have postponed jury duty or appearing on a traffic ticket you should contact the court in writing to get a new date.

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From:

To: Creditor

RE: Adjustment of Interest Rate Date: _____

Dear Creditor:

I am a member of the California Army National Guard. I deployed with my unit to active duty on: _____. I was released from active duty on: _____. Enclosed is a copy of my active duty orders.

I have an account with you; account number _____. When I deployed I notified you, and you should have reduced the interest rate on my pre-deployment debt to 6% in accordance with federal law.

The new Servicemembers Civil Relief Act; [Public Law 108-189, 117 Stat. 2835] provides that interest in excess of 6% on my pre-deployment debt (and my joint debt with my spouse) is forgiven.

I have now returned and realize that my interest rate will return to what it was prior to my being deployed.

Thank you,

Contact Your Landlord

While you were deployed you had certain protections from being evicted for non-payment of rent. Now that you have returned, you may need to meet with your landlord and come to an agreement regarding any unpaid rent that may be due. If you miss a rent payment now that you are back, your landlord may take action to evict you.

Reinstate Your Health Insurance

While you were deployed you received all your health care from the Army. Your dependents were covered on Tri Care or some other government health care program. Now that you are back you should immediately take

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steps to reinstate your private health care, by contacting your employer or health care provider directly. Do not delay, as you may be without health care insurance coverage if you need it.

Students Contact Your School

Get back on track! Let your school know in writing, what kind of assistance/relief you want i.e. do you want a partial refund on tuition that was paid prior to your deployment? Do you want to be re-enrolled? Partial credit? There is assistance available to student/soldiers on line under the National Guard Home Page; in the Soldier's Benefit Handbook. Contact your unit's education assistance representative to find out what type of educational benefits you are now entitled to; may be substantially more than before you were deployed.... especially if you did not have active duty prior to deployment.

VETERANS BENEFITS AND INFORMATION FOR NATIONAL GUARD AND RESERVE PERSONNEL

Members of the National Guard who have served in active duty during wartime or against a hostile force are eligible for a range of VA medical and social services benefits. You can also call the VA at 1-800-827-1000.

All the websites listed below are owned by the Department of Veteran's Affairs.

Department of Veterans Affairs

<http://www.va.gov>

The Department of Veterans Affairs (VA) website provides broad information on Veteran's benefits, including hot topics, health benefits, vocational rehabilitation and employment, education, and more.

Enduring Freedom and Iraqi Freedom/Benefits for National Guard and Reserve Personnel

http://www.vba.va.gov/EFIF/res_guard.htm

This page contains specific National Guard and Reserve benefit information for returning servicemembers, including the printable tri-fold brochure "A Summary of Benefits for National Guard and Reserve Personnel". Over 30 links connect you to resources or information on Post Traumatic Stress Disorder (PTSD), the GI bill, Transitioning from War to Home (Readjustment or bereavement counseling), and other health, medical, and employment benefits.

Veteran's Readjustment Counseling Service

<http://www.va.gov/rcs>

This Web portal links you to resources on Vet Center Readjustment Counseling Services, Bereavement counseling, and Post Traumatic Stress Disorder (PTSD), with additional links to the Vet Center Voice publication, Tele-health, and other Vet Center information.

Vet Center Directory by State

<http://www.va.gov/rcs/VetCenterDirectory.htm>

The links on this page will connect you to pages with contact information for Vet Centers in your state where you can obtain quality veteran's services.

What are Vet Centers?

Vet Center staff welcome home war veterans with honor by providing quality readjustment services in a caring manner, assisting veterans and their family members toward a successful post-war adjustment in or near their communities.

Vet Centers serve veterans and their families by providing a continuum of quality care that adds value for veterans, families, and communities. Care includes professional readjustment counseling, community education, outreach to special populations, the brokering of services with community agencies, and provides a key access link between veterans and other services in the U.S. Department of Veterans Affairs

TRANSITIONAL ASSISTANCE MANAGEMENT PROGRAM

The Transitional Assistance Management Program (TAMP) offers transitional TRICARE coverage to certain separating active duty members and their eligible family members. Care is available for a limited time.

Certain sponsors who have served fewer than six years and their family members are eligible to receive TRICARE benefits for 60 days after the sponsor's separation date. Certain sponsors who have served years or more and their family members are eligible to receive TRICARE benefits for 120 days after the sponsor's separation date. Under the temporary extension, these members and their families are eligible for health care for 180 days. The four eligible categories for TAMP are:

- Members involuntarily separated from active duty and their eligible family members
- Reserve Component members separated from active duty after being called up or ordered in support of a contingency operation for an active duty period of more than 30 days and their family members
- Members separated from active duty after being involuntarily retained in support of a contingency operation and their family members
- Members separated from active duty following a voluntary agreement to stay on active duty for less than one year in support of a contingency mission and their family members

Active duty sponsors and family members enrolled in TRICARE Prime who desire to continue their enrollment upon the sponsor's separation from active duty status are required to reenroll. To reenroll in TRICARE Prime, the sponsor or family member must complete and submit a TRICARE Prime enrollment application. Under TAMP, former active duty sponsors, former activated reservists, and family members of both are not eligible to enroll or reenroll in TRICARE Prime Remote or in TRICARE Prime Remote for Active Duty Family Members because both programs require the sponsor to be on active duty. Under the TAMP, the sponsor is no longer on active duty and is treated as an active duty family member for benefits and cost sharing purposes.

TRICARE Prime Enrollment and Reenrollment

Initial enrollment in TRICARE Prime occurs during the TAMP period? Family members whose applications are received through the 20th of the month are enrolled the first day of the next month. Family members whose applications are received after the 20th of the month are enrolled the month that follows. For example, if the application is received June 20, TRICARE Prime coverage for the family member begins July 1. If the application is received June 21, coverage for the family member begins Aug. 1.

Reenrollment in TRICARE Prime during the TAMP period? Members and their eligible family members who want to retain TRICARE Prime, must complete an application to reenroll in TRICARE Prime. This reenrollment form will ensure that TRICARE Prime coverage continues with no break in coverage.

TRANSITIONAL ASSISTANCE MANAGEMENT PROGRAM

Eligibility for the TAMP for sponsors and family members is determined by the sponsor's Service branch and information in the Defense Enrollment Eligibility Reporting System. Sponsors may verify eligibility for themselves and their family members by visiting or contacting the nearest military identification card issuing facility or contacting the Defense Manpower Data Center Support Office toll free at (800) 538-9552. For additional TRICARE benefit information, sponsors and family members may visit the TRICARE Web site at www.tricare.osd.mil. They also may contact their regional managed care support contractor or TRICARE Service Center representative. A list of the regional toll-free numbers is available on the TRICARE Web site at www.tricare.osd.mil/regionalinfo/.

Continued Health Care Benefit Program (CHCBP)

After the TAMP eligibility expires, members and eligible family members may choose to enroll in CHCBP. CHCBP provides a conversion health plan similar to TRICARE Standard for a specific time (18 months) to former service members and their families who pay quarterly premiums. Eligible persons must enroll in the CHCBP within 60 days after separation from active duty or loss of eligibility for military health care under TAMP.

For more information about CHCBP, interested parties may check with a beneficiary counseling and assistance coordinator or call the contractor that runs the program toll free at (800) 444-5445. They can also refer to the CHCBP page of the TRICARE Web site at <http://www.tricare.osd.mil/chcbp/default.cfm>, or write to Humana Military Healthcare Services, Attn: CHCBP, P.O. Box 740072, Louisville, KY 40201.

Detailed information regarding the CHCBP is available on-line at www.humana-military.com. Eligibility for CHCBP is determined through the military personnel offices.

Voluntary Separation Benefits

Service members who voluntarily separate under the Special Separation Benefit (SSB) or the Voluntary Separation Incentive (VSI) options will be entitled to all of the benefits provided for involuntarily separated members. Members who choose the SSB or VSI options (and their families) may continue their health benefits by enrolling in the CHCBP.

GUARD FAMILY ACTION PLAN

The Guard Family Action Plan (GFAP) is input from the people of the Guard to Guard leadership. It's a process that lets Guardmembers and families say what's working, what isn't, AND what they think will fix it. It alerts commanders and Guard leaders to areas of concern that need their attention, and it gives them the opportunity to quickly put plans into place to work toward resolving the issues.

A Few Facts

- Guard Family Action Plan (GFAP) is based on Army Family Action Plan (AFAP).
- While AFAP was totally Army-driven, **GFAP (Guard Family Team Building) includes the entire National Guard Family (soldiers, airmen, spouses/loved ones, retirees, civilian employees).**
- GFAP is year round, issues are continually being monitored and worked toward resolution.

How Does GFAP Work?

- Units at the local level hold GFAP forums - identify issues they believe are important to maintain a good standard of living.
- Local commanders see to it that the issues are worked toward resolution – In AFAP - about 90% of issues are retained and worked at local level, resulting in ongoing community improvements.
- Issues that are applicable beyond the local level are sent up the chain until they find the level of command that can resolve them. This includes going to State Headquarters, National Guard Bureau, Department of the Army/Air Force, Department of Defense, Congress.
- Steering Committee leadership lend the "teeth" to the GFAP process. This board, the GFAP Steering Committee, reviews the progress of issues on a semiannual basis. The AFAP GOSC is the final deciding authority on the status of all issues (determining if an issue is completed [resolved]), unattainable, or needs to remain active until the issue's stated objectives have been met.

Some AFAP Success Stories

- Service members' Group Life Insurance increased from \$50,000 to \$200,000.
- A DOD Reserve Component family member ID card was established.
- Unlimited commissary privileges for National Guard/Reserve

Criteria for Issue Submission

- A Family Readiness issue that has broad impact and is within the purview of California National Guard, National Guard Bureau, Department of Army, or Department of the Air Force to influence.

GUARD FAMILY ACTION PLAN

- The issue is attainable after considering current political and resource environment.
- The issue has measurable objectives with identified end product.
- The issue does not duplicate an active issue already in the CAGFAP, NGBFAP, or DA AFAP or an issue that has been determined unattainable in the past three years.

What an Issue Looks Like

Issues without a name, unit, contact telephone and email will not be considered.

Issue Title: What is the Problem?

Why is it a Problem?

Recommendation(s):

- Suggestions on how to fix the problem
- No more than three recommendations

Issue sheets can be submitted on-line or printed and turned into the Operation Families Program Office.

Issue Example

Issue Title: Family Use of Clovis Armory

Issue Scope: The Armory in Clovis has been damaged by weather as well as past earthquakes. Work to fix the Armory has been scheduled and postponed several times. While soldiers are allowed to use the Armory for drills and other activities, the unit Family Readiness Group, a sanctioned part of the unit's organization and staff, must use other facilities. Most unit families live in the greater Clovis area, however, other facilities large enough to house a Family Readiness Group meeting require a 25 mile drive.

Recommendation: Develop a firm schedule for fixing the Clovis Armory that will not be postponed. Provide an exception to policy so that the unit Family Readiness Group, a sanctioned part of the unit's organization and staff, can meet in the Clovis Armory.

Submitted by: Caroline Smuggyhuggy, Family Readiness Group Leader, 222 Mess Kit Repair Squadron, (909) 555-5555, smuggyhuggy@vista.net.

GUARD FAMILY ACTION PLAN

GFAP Issue Development Sheet

Issue Title:

Issue Scope:

Recommendation(s):

Submitted by (must be included for consideration):

Please return to: Teri Currier
GFAP/GFTB Program Specialist
Teri.Currier@ca.ngb.army.mil
(703) 303-0444

What My Family Should Know

A GUIDE FOR GETTING YOUR
AFFAIRS IN ORDER



We cannot stress too often the importance of getting your personal affairs in order. This process is important for everyone, but even more important for those who often find themselves living away from family and friends. Throughout your life, you have tried to protect your loved ones and now you have a chance to help them at a time when they will need that help the most. Taking the time to plan now and record information for your loved ones will be the most unselfish gifts of love you can give.

What My Family Should Know

Although many of us are efficient in our daily lives and keep meticulous records in our professions, most of us leave inadequate and incomplete records of our economic and personal affairs when we die.

When and how your benefits will be paid and how your estate will be settled are many questions that must be answered. This guide has been compiled to help you record the necessary facts for your family, your attorney and your executor.

We suggest you complete this record and store it in a safe place so it will be available for possible revisions by you and later use by your family. It is not recommended that you keep this guide in your safety deposit box since most are sealed after death.

PERSONAL INFORMATION - SERVICEMEMBER

Name:					
Social Security No.					Blood Type:
Date of Birth:			Place of Birth:		
Current Home Address:					
Home Telephone #:			Work Telephone #:	Supervisor's Telephone #:	
Prior or Permanent Address:					
Marital Status:	Married:	Divorced:	Widowed:	Single:	Separated:
Date and Place of Marriage:					
Name of Spouse:					
(Please complete if different than above)					
Current Home Address:					
Telephone #:					
Spouse's Employer:					
Address of Employer:					
Work Telephone #:					
Name of Former Spouse:					
Current Home Address:					
Work Telephone #:					
Date & Place of Marriage:					
Date & Place of Divorce:					
Registry of Children:					
Given Name	Date of Birth	Place of Birth	SSN	Address	

Current as of:

Name:					
Social Security No.					
Date of Birth:			Place of Birth:		
Current Home Address:					
Home Telephone #:			Work Telephone #:	Supervisor's Telephone #:	
Prior or Permanent Address:					
Marital Status:	Married	Divorced	Widowed	Single	Separated
Date and Place of Marriage:					
Name of Spouse:					
(Please complete if different than above)					
Current Home Address:					
Telephone #:					
Spouse's Employer:					
Address of Employer:					
Work Telephone #:					
Name of Former Spouse:					
Current Home Address:					
Work Telephone #:					
Date & Place of Marriage:					
Date & Place of Divorce:					
Registry of Children:					
Given Name	Date of Birth	Place of Birth	SSN	Address	

Current as of:

Grandchildren				
Name	Date of Birth	Place of Birth	SSN	Their Parents
Husband's Family				
Name of Father:				SSN:
Current Home Address:				
Telephone #:				
Work Telephone #:				
Name of Mother:				SSN:
Current Home Address:				
Telephone #:				
Work Telephone #:				
Registry of Brothers and Sisters				
Given Name	Date of Birth	Place of Birth	Address	
Wife's Family				
Name of Father:				SSN:
Current Home Address:				
Telephone #:				
Work Telephone #:				
Name of Mother:				SSN:
Current Home Address:				
Telephone #:				
Work Telephone #:				
Registry of Brothers and Sisters				
Given Name	Date of Birth	Place of Birth	Address	

If any of the above family members are deceased, please indicate date of death next to the name.

Current as of:

**IN CASE OF EMERGENCY
THESE PEOPLE MUST BE NOTIFIED**

Name:		Relationship:
Address:		
Home Phone:		Work Phone:
Name:		Relationship:
Address:		
Home Phone:		Work Phone:
Name:		Relationship:
Address:		
Home Phone:		Work Phone:
Name:		Relationship:
Address:		
Home Phone:		Work Phone:
Name:		Relationship:
Address:		
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Home Phone:		Work Phone:
Name:		Relationship:
Address:		
Home Phone:		Work Phone:
Name:		Relationship:
Address:		
Home Phone:		Work Phone:
Name:		Relationship:
Address:		
Home Phone:		Work Phone:

Current as of:

IMPORTANT BUSINESS AND PERSONAL CONTACTS TO BE NOTIFIED

Immediate Supervisor:		
Office Phone:		Home Phone:
Spouse's Supervisor:		
Office Phone:		Home Phone:
Personal Physician:		
Address:		
Office Phone:		Home Phone:
Clergy:		
Address:		
Office Phone:		Home Phone:
Attorney:		
Address:		
Office Phone:		Home Phone:
Dentist:		
Address:		
Office Phone:		Home Phone:
Accountant:		
Address:		
Office Phone:		Home Phone:
Insurance Agent:		Insurance Agency:
Address:		
Office Phone:		
Banker:		
Bank Name:		
Address:		
Office Phone:		
Broker:		
Investment Co.		
Address:		
Office Phone:		
Other:		Relationship:
Address:		
Home Phone:		Work Phone:

Current as of:

Bank:		
Checking Account No.:		Is Account Joint?
Savings Account No.:		Is Account Joint?
Bank:		
Checking Account No.:		Is Account Joint?
Savings Account No.:		Is Account Joint?
Bank:		
Checking Account No.:		Is Account Joint?
Savings Account No.:		Is Account Joint?
Certificate of Deposit #:	Bank:	
Certificate is kept at:		
Safety Deposit Box #:	Bank:	
Address of Bank/Branch:		
Safe Deposit Box is accessible by:		
Key is kept at:		
DD214 – Record of Military Service is located at:		
Investment/Stock Portfolio is located at:		
Bonds Portfolio is located at:		
IRA Certificate and file are located at:		
401K Retirement File is located at:		
Credit Card Accounts:		
Name:	Account Number:	
Issued by:	Is Account Balance Insured?	
Name:	Account Number:	
Issued by:	Is Account Balance Insured?	
Name:	Account Number:	
Issued by:	Is Account Balance Insured?	
Name:	Account Number:	
Issued by:	Is Account Balance Insured?	
Name:	Account Number:	
Issued by:	Is Account Balance Insured?	

Current as of:

We/I own the property located at:				
Mortgage on the property is held by:				
Address:				
Monthly Payments:		Balance of Loan:		
Value of Property:				
Homeowners Insurance Held by:				
Homeowners Insurance Policy is located at:				
Mortgage Insurance if any:				
Mortgage Insurance Policy located at:				
I/We own other real estate at: (List addresses and same info as above):				
Deeds, tax documents and pay records are located at:				
AUTOMOBILE AND AUTO INSURANCE				
Make	Model	Year	Registered To	Status of Ownership
TRAILERS AND OTHER MOTOR VEHICLES				
Make	Model	Year	Registered To	Status of Ownership
OTHER IMPORTANT INFORMATION				

Current as of:

A SUMMARY OF MY EMPLOYEE BENEFITS

Health Insurance			
I have Self Only	Or Family	Coverage with the following health plan:	
This is a federal plan		YES:	NO:
I/We have additional coverage under my spouse's health plan		YES:	NO:
That plan is		And is provided by:	
Life Insurance (1)			
I have Life Insurance in the amount of \$			
With			Company.
I have a designation of beneficiary on file:		YES:	NO:
The beneficiary named is:			
He/She is aware of this designation:		YES:	NO:
Life Insurance (2)			
I have Life Insurance in the amount of \$			
With			Company
I have a designation of beneficiary on file:		YES:	NO:
The beneficiary named is:			
He/She is aware of this designation:		YES:	NO:
I am enrolled in other employee sponsored supplemental insurance plans: Yes: No:			
Plan Names:			
Leaves Balances/Leave Programs:			
As of (date):	Hours of annual leave:	Hours of sick leave:	
I am a member of a Medical Leave Sharing Program:		Yes:	No:
The beneficiary names is:			
He/She is aware of this designation:		Yes:	No:
Investment Plans:			
I am a member of Thrift:	Yes:	No:	If yes, current balance:
I have a designation of beneficiary on file:		Yes:	No:
The beneficiary named is:			
He/She is aware of this designation:		Yes:	No:
I am a member of another employee investment plan		Yes:	No:
I have a designation of beneficiary on file:		Yes:	No:
The beneficiary named is:			
He/She is aware of this designation:		Yes:	No:

Current as of: 82

I am a federal employee	Yes:	No:
If federal employee, I am under the:		
Civil Service Retirement System (CSRS)		
Federal Employees Retirement System (FERS)		
Other		
I am eligible for retirement as of:		
Due to prior military service or federal service, I have been advised that I may need to pay either a deposit or a re-deposit to fully receive credit for that service. Yes: _____ No: _____		
Have deposits/re-deposits been paid?	Yes:	No:
If my death occurs before retirement, my spouse is aware that he/she may be eligible for a survivor annuity? Yes: _____ No: _____		
Amount: \$	Per month. Restrictions/Limitations:	
Social Security:		
If I am a federal employee under FERS, is my spouse aware he/she and the children may qualify for benefits under Social Security. Yes: _____ No: _____		
Additional Benefits Information:		

Current as of:

Name:			
Church Preference:		Religious Affiliation:	
Clergy:		Phone:	
Funeral Home Preference:			
Address:			
Phone:			
I have a Pre-Paid Burial Plan:		YES	NO:
I would prefer to have funeral services held at:			
Funeral Home		Name of Funeral Home:	
Church:	Name of Church:		Address: Phone #:
I prefer:		Internment	Entombment Cremation
My choice of cemetery is:			
I have not purchased a lot.		I have purchased a lot.	
The lot is in the name of:			
Location of deed for lot:			
I would like to have the following persons act as pallbearers:			
If cremated, what do you wish done with your ashes?			
Would you want an obituary published?		YES:	NO:
Please list the following in my obituary:			
I am entitled to Veterans Benefits:		YES:	NO:
I am entitled to Military Honors:		YES:	NO:
Musical Selections:			
Special Requests for Service:			

Current as of:

Name:			
Church Preference:		Religious Affiliation:	
Clergy:		Phone:	
Funeral Home Preference:			
Address:			
Phone:			
I have a Pre-Paid Burial Plan:		YES	NO:
I would prefer to have funeral services held at:			
Funeral Home		Name of Funeral Home:	
Church:	Name of Church:	Address:	
		Phone #:	
I prefer:		Internment	Entombment
			Cremation
My choice of cemetery is:			
I have not purchased a lot.		I have purchased a lot.	
The lot is in the name of:			
Location of deed for lot:			
I would like to have the following persons act as pallbearers:			
If cremated, what do you wish done with your ashes?			
Would you want an obituary published?		YES:	NO:
Please list the following in my obituary:			
I am entitled to Veterans Benefits:		YES:	NO:
I am entitled to Military Honors:		YES:	NO:
Musical Selections:			
Special Requests for Service:			

Current as of:

An attorney can best advise you if you need to execute a Will. While it is possible to do Wills using various software packages, it is not advisable to do so without having it reviewed by an attorney. Even coping and old Will could be a problem, if you have changed your home of record or have any changes in your family or your assets. You should also rely on your attorney to advise you regarding a power of attorney. While many can be done without the use of an attorney, again the money is well spent if it ensures you and your family that your affairs are in order.

I have a Will that is located at:	
The attorney who handled my Will is:	
At the Law Firm of:	
Phone Number:	
My last Will is dated:	
The Executor is:	
Legal Guardianship Documents are located at:	

TRUST FUNDS

You may wish to seek the advice of your attorney and investment counselor to determine if establishing a Trust Fund would be beneficial. There are many types of Trust Funds for various purposes and each must be done by an attorney. Just remember that if you are setting up a trust fund and want your employee benefits to be paid into the trust, than you must update your beneficiary forms to reflect this.

LIVING WILL OR HEALTH CARE POWER OF ATTORNEY

Individuals may also wish to execute a Living Will or Health Care Power of Attorney that instructs family members and physicians what steps they may want taken should they become unable to make health care decisions for themselves. Since copies of these documents may not be accepted by a physician, you should ensure that signed originals should be given to your private physician, your family members and possibly your attorney.

I have NOT executed a "living Will"	I have executed a "living Will"
My "living Will" is located at:	

ORGAN DONATION

I DO NOT want any of my organs donated.	
I would like to donate ANY organs needed for transplant.	
I would like to donate only the following organs for transplant/research:	
I would like to donate my body for research.	

Current as of:

[illegible]**Current as of:**

VET CENTER DIRECTORIES/MILITARY FAMILY CENTER

VET CENTER LINK:

<http://www.va.gov/rcs/VetCenterDirectory.htm>

DoD FAMILY CENTER LINK:

<http://www.mfrc-dodqol.org/progDir/printOut.cfm>

California Vet Centers:**Anaheim Vet Center**

859 S. Harbor Blvd.
Anaheim, CA 92805

Phone: (562) 596-3101
Fax: (714) 776-8904

Chico Vet Center

280 Cohasset Road
Chico, CA 95928

Phone: (530) 899-8549
Fax: (530) 899-0581

Concord Vet Center

1899 Clayton Rd., Suite 140
Concord, CA 94520

Phone: (925) 680-4526
Fax: (925) 680-0410

Corona Vet Center

800 Magnolia Ave., Suite 110
Corona, CA 92879

Phone: (909) 734-0525
Fax: (909) 734-0063

East Los Angeles Vet Center

5400 E. Olympic Blvd., Suite 140
Commerce, CA 90022

Phone: (323) 728-9966
Fax: (323) 887-1082

Eureka Vet Center

2830 G Street
Eureka, CA 95501

Phone: (707) 444-8271
Fax: (707) 444-8391

Fresno Vet Center

3636 North 1st St., Suite 112
Fresno, CA 93726

Phone: (559) 487-5660
Fax: (559) 487-5399

MILITARY FAMILY CENTER/VET CENTER DIRECTORIES

Los Angeles Veterans Resource Center

1045 W. Redondo Beach Blvd., Suite 150
Gardena, CA 90247
Phone: (310) 767-1221
Fax: (310) 767-1403

Oakland Vet Center

1504 Franklin St., Suite 200
Oakland, CA 94612
Phone: (510) 763-3904
Fax: (510) 763-5631

Peninsula Vet Center

2946 Broadway St.
Redwood City, CA 94062
Phone: (650) 299-0672
Fax: (650) 299-0677

Northbay Vet Center

6225 State Farm Drive, Suite 101
Rohnert Park, CA 94928
Phone: (707) 586-3295
Fax: (707) 586-9055

Sacramento Vet Center

1111 Howe Avenue, Suite 390
Sacramento, CA 95825
Phone: (916) 566-7430
Fax: (916) 566-7433

San Bernardino Vet Center

155 West Hospitality Lane, Suite 140
San Bernardino, CA 92408
Phone: (909) 890-0797
Fax: (909) 890-0980

San Diego Vet Center

2900 Sixth Avenue
San Diego, CA 92103
Phone: (619) 294-2040
Fax: (619) 294-2535

San Francisco Vet Center

505 Polk Street
San Francisco, CA 94102
Phone: (415) 441-5051
Fax: (415) 441-5092

MILITARY FAMILY CENTER/VET CENTER DIRECTORIES

San Jose Vet Center

278 North Second St. Phone: (408) 993-0729
San Jose, CA 95112 Fax: (408) 993-0829

Ventura Vet Center

790 East Santa Clara Street, Suite 100 Phone: (805) 585-1860
Ventura, CA 93001 Fax: (805) 585-1864

Santa Cruz Vet Center

1350 41st Ave, Suite 102 Phone: (831) 464-4575
Capitola, CA 95010 Fax: (831) 464-6597

Sepulveda Vet Center

9737 Haskell St. Phone: (818) 892-9227
Sepulveda, CA 91343 Fax: (818) 892-0557

Vista Vet Center

1830 West Drive, Suite #103/104 Phone: (760) 643-2070
Vista, CA 92083 Fax: (760) 945-7263

West Los Angeles Vet Center

5730 Uplander Way, Suite 100 Phone: (310) 641-0326
Culver City, CA 90230 Fax: (310) 641-2653

MILITARY FAMILY CENTER/VET CENTER DIRECTORIES

Military Family Centers:

ARMY

Fort Irwin (FORSCOM)
Attn: AFZS-PAS-AC
CDR, National Training Center & Fort Irwin
Building 548 Second Street

P.O. Box 105090
Fort Irwin, CA 92310-5090

Phone: 760-380-4784
DSN: 470-4784
Fax: 760-380-3775
DSN Fax: 470-3775

Presidio of Monterey (TRADOC)
Attn: ATZP-DCA-AS
Building 4260
Presidio of Monterey, CA 93944-5006

Phone: 831-242-7660
DSN: 878-7660
Fax: 831-242-7662
DSN Fax: 878-7662

NAVY

China Lake NAWS (COMNAVAIRSYSCOM)
Attn: Code 8J000D
1 Administration Circle
China Lake, CA 93555-6100

Phone: 760-939-4545
DSN: 437-4545
Fax: 760-939-2974
DSN Fax: 437-2974

LeMoore NAS (COMPACFLT)
Fleet and Family Support Center
Building 930, Franklin Ave.

Lemoore, CA 93246

Phone: 559-998-4042
DSN: 949-4042
Fax: 559-998-4040
DSN Fax: 949-4040

MILITARY FAMILY CENTER/VET CENTER DIRECTORIES

Monterey Naval Postgraduate School (CNO)

FLEET AND FAMILY SUPPORT CENTER	Phone:	831-656-3060
CODE 224	DSN:	756-3060
1280 LEAHY ROAD	Fax:	831-656-7423
Monterey, CA 93940	DSN Fax:	756-7423

Naval Base Ventura County (COMPACFLT)

Fleet and Family Support	Phone:	805-982-5037
Code N931V	DSN:	551-5037
311 Main Road, Suite 1	Fax:	805-982-5310
Point Mugu, CA 93042-5033	DSN Fax:	551-5310

San Diego NB (COMPACFLT)

3005 Corbina Alley	Phone:	619-556-7404
Suite 1	DSN:	526-7404
San Diego, CA 92136-5190	Fax:	619-556-7435
	DSN Fax:	526-7435

MARINE CORPS

Barstow MCLB (MATCOM)

MCCS Personal Services	Phone:	760-577-6755
Attn: Commanding Officer (B610)	DSN:	282-6755
Box 110600, Bldg. 129	Fax:	760-577-6085
Barstow, CA 92311	DSN Fax:	282-6085

Miramar MCAS

Marine Corps Air Station - Miramar	Phone:	858-577-6931/6585
PO Box 452009	DSN:	267-6931
San Diego, CA 92145-2009	Fax:	858-577-1291
	DSN Fax:	267-4378

MILITARY FAMILY CENTER/VET CENTER DIRECTORIES

San Diego MCRD

Director, MCCS Community Service Center
4025 Tripoli Avenue, Bldg. 26
San Diego, CA 92140-5023

Phone: 619-524-6780
DSN: 524-6780
Fax: 619-524-0036
DSN Fax: 524-0036

Twentynine Palms , MAGTF Training Command, MCAGCC

Commanding General
Building 1522
Box 788150
Twentynine Palms, CA 92278-8150

Phone: 760-830-6344
DSN: 230-6344
Fax: 760-830-4709
DSN Fax: 230-4709

AIR FORCE

Beale AFB (ACC)

9 MSS/DPF
17800 13th Street Suite 400
Beale AFB, CA 95903-1525

Phone: 530-634-2863
DSN: 368-2863
Fax: 530-634-2087
DSN Fax: 368-2087

FAMILY SUPPORT
(Staffed by Reserves during drill week-
end)
940 MSS/DPF
9395 EDISON AVE BLD 11606A
BEALE AFB CA 95903-1215

Edwards AFB (AFMC)

95 MSS/DPF
550 South Bailey Avenue
Edwards AFB, CA 93524-1860

Phone: 805-527-0723
DSN: 527-0723
Fax: 805-277-2908
DSN Fax: 527-2908

MILITARY FAMILY CENTER/VET CENTER DIRECTORIES

Los Angeles AFB (AFSPC)

61 MSS/DPF
2420 Vela Way, Suite 1467
El Segundo, CA 90245-4659

Phone: 310-363-1121
DSN: 833-1121
Fax: 310-363-2459
DSN Fax: 833-2459

Travis AFB (AMC)

60 MSS/DPF
351 Travis Avenue
Travis AFB, CA 94535

Phone: 707-424-2486
DSN: 837-2486
Fax: 707-424-2273
DSN Fax: 837-2273

FAMILY SUPPORT (Reserve-Full-time
staff)
349 AW/FR
520 WALDRON ST

Vandenberg AFB (AFSPC)

30 MSS/DPF
Building 10525
723 Nebraska Avenue Suite 3
Vandenberg AFB, CA 93437-6223

Phone: 805-606-5338
DSN: 276-0039
Fax: 805-606-3743
DSN Fax: 276-3743

March AFB

FAMILY SUPPORT (Reserve staff)
452 MSG/FSC
1261 GRAEBER ST BLDG 2312 STE 1A
MARCH ARB CA 92518-1708

Places to Get an ID Card

CITY	SITE	SERVICE	PHONE
ALAMEDA	USCG ISC ALAMEDA	COAST GUARD	510-437-2904/2905
BAKERSFIELD	MCRC BAKERSFIELD	MARINE CORP RESERVE	661-325-2797
BARSTOW	MCLG - BARSTOW	MARINE CORP	760-577-6969
CHINA LAKE	PSD CHINA LAKE	NAVY	760-939-4714
DUBLIN	91ST DIV - CAMP PARKS	ARMY RESERVE	925-875-4918
EDWARDS	95 MSS/DPMPs EDWARDS AFB	AIR FORCE	661-277-2276
EL CENTRO	PSD EL CENTRO	NAVY	760-339-2545
EL SEGUNDO	61ST MSS/DMPS LOS ANGELES AFB	AIR FORCE	310-363-1109
ENCINO	MNCRC ENCINO	NAVY RESERVE	818-344-5101
FAIRFIELD	349 AFR - TRAVIS AFB	AIR FORCE RESERVE	707-424-2345
FAIRFIELD	60TH MSS/DPMPs TRAVIS AFB	AIR FORCE	707-424-2276/4075
FORT IRWIN	FORT IRWIN - HQ NTC	ARMY	760-380-3515
FRESNO	144 ANG	AIR NATIONAL GUARD	559-454-5274
JOLON	FORT HUNTER LIGGETT	ARMY RESERVE	831-386-2502
LEMOORE	PSD LEMOORE	NAVY	559-998-4011/4004
LOMPAC	30TH MSS/DPMPs VANDENBERG AFB	AIR FORCE	805-606-2276
LOS ALAMITOS	63RD RSC	ARMY RESERVE	562-795-1172
LOS ANGELES	311 COSCOM - MUNIMOURI HALL	ARMY RESERVE	310-235-4229/4281
MARYSVILLE	940 MSS - BEALE AFB	AIR FORCE RE- SERVE	530-634-1860
MARYSVILLE	9TH MSS/DPMPs - BEALE AFB	AIR FORCE	530-634-3187/3152
MCKENLEYVILLE	USCG GRP HUMBOLT BAY	COAST GUARD	707-839-6125/6121
MONTEREY	PSD MONTEREY	NAVY	831-656-2746

MONTEREY	PRESIDIO OF MONTEREY DEFENSE LANGUAGE INSTITUTE	ARMY	831-242-5209
MOUNTAIN VIEW	129 ANG - MOFFETT AIRFIELD	AIR NATIONAL GUARD	650-603-9175
OAKLAND	352ND CSH OAKLAND ARMY BASE	ARMY RESERVE	510-302-2720
OCEANSIDE	CP PENDLETON (PMO)	MARINE CORP	760-725- 2013/2633
OCEANSIDE	PSD CAMP PENDLETON	NAVY	760-725-0613
OXNARD	146 MSS PORT HUENEME	AIR FORCE RESERVE	805-986-7469
PETLAUMA	USCG TRAINING CENTER	COAST GUARD	707-765-7354
PORT HUENEME	PSD PORT HUENEME	NAVY	805-982-5367
RIVERSIDE	163 MSS MARCH AFB	AIR FORCE RESERVE	909-655-3070
RIVERSIDE	452 CSS MARCH AFB	AIR FORCE RESERVE	909-655-3068
RIVERSIDE	NMCRC MORENO VALLEY	AIR FORCE RESERVE	909-655-7699
SACRAMENTO	JFHQ - SACRAMENTO	ARMY NATIONAL GUARD	916-854-3277
SACRAMENTO	NMCRC SACRAMENTO	NAVY RESERVE	916-387- 7100/7105
SAN DIEGO	JRC MIRAMAR	MARINE CORP	858-577-1421
SAN DIEGO	MAG-46 SAN DIEGO	MARINE CORP	858-577-1142
SAN DIEGO	MCRD(CPAC) SAN DIEGO	MARINE CORP	619-524-6100
SAN DIEGO	MCRD SAN DIEGO	MARINE CORP	619-524- 8740/8741
SAN DIEGO	NS SAN DIEGO	NAVY	619-556- 9249/6737
SAN DIEGO	NS SAN DIEGO PASS AND ID	NAVY	619-556-1651
SAN DIEGO	PSD ASW - FLEET ASW TRAINING CENTER	NAVY	619-524-1901

SAN DIEGO	PSD CORONADO NAB	NAVY	619-437-2199
SAN DIEGO	PSD NAS NORTH ISLNAD	NAVY	619-545-9181/9501
SAN DIEGO	PSD NAS NORTH ISLAND	NAVY RESERVE	619-545-4359
SAN DIEGO	PAD NAVAL STATION SAN DIEGO	NAVY	619-556-2005/1999
SAN DIEGO	PSD POINT LOMA	NAVY	619-533-4981 X1155
SAN MIGUEL	CAMP ROBERTS ID CENTER	ARMY NATIONAL GUARD	805-238-8574
SAN PABLO	2ND MED BDE HUNTER HALL RESERVE CENTER	ARMY RESERVE	510-970-3237
SAN PEDRO	USCG ISC SAN PEDRO	COAST GUARD	310-732-7422/7420
TWENTYNINE PALMS	TWENTYNINE PALMS	MARINE CORP	760-830-7441/5365

Some Stations accept "Walk-in" patrons. Some provide services by-appointment ONLY. Please call to ensure level of services provided and validate the information listed. The DEERS/RAPIDS Site nearest your home can be found at WEB SITE : <http://www.dmdc.osd.mil/rsl/>. Recommend you use the ZIP CODE search to locate ALL stations in your geographical area.

Important Phone Numbers & Websites

California National Guard Headquarters

Staff Judge Advocate	(916) 854-3505
State Chaplain's Office	(916) 854-3398
State Public Affairs Office	(916) 854-3304
State Inspector General Office	(916) 854-3580
Army Military Personnel	(916) 854-3233
Military ID Card Issuing Office	(916) 854-3233
Air Personnel	(916) 854-3556
State Personnel Office	(916) 854-3310
Human Resources	(916) 854-3350
Army Recruiting and Retention	(916) 854-3591
Air Recruiting and Retention	(916) 854-3566
Operation Ready Families Program	(800) 449-9662

Senior Command Family Readiness Points of Contact

40th Infantry Division	(562) 795-2482
49th Combat Support Command	(707) 437-2459
129th Air Rescue Wing	(650) 603-9141
144th Fighter Wing	(559) 454-5125
146th Airlift Wing	(805) 986-7468
162nd Combat Communications Group	(916) 569-2200
163rd Air Refueling Wing	(909) 655-2165

Websites

California National Guard	www.calguard.ca.gov
Operation Ready Families Program	www.calguard.ca.gov/readyfamilies
TRICARE (Medical Services)	www.tricare.osd.mil
American Red Cross	www.redcross.org
DEERS Enrollment	www.ochampus.mil/deersaddress
Department of Defense	www.defenselink.mil
Deployment Link	www.deploymentlink.mil
ID Card Issuing Sites	www.dmdc.osd.mil/rsl
Current Basic Pay Tables	www.dfas.mil/money.html

Use this space to write down your important phone numbers and Websites

This image shows a full page of a document template designed for handwritten notes or essays. It features a series of evenly spaced, horizontal black lines across the entire width of the page. The lines are thin and consistent in thickness, providing a guide for writing without being distracting. There are no margins, headers, footers, or other markings present on the page.

Questions to Have Answered/Things to Do Before Your Guardmember Departs

- ✓ *Meet with the other unit Spouses/Loved Ones to Talk About How We Will Meet, Communicate, and Support One Another During the Deployment*
- ✓ *Complete the Predeployment Checklist for the Family Assistance Office*
- ✓ *Fill-in All the Sections of My "Family Readiness Handbook" Book*
- ✓ *Get an Up-To-Date ID Card for All Eligible Family Members*
- ✓ *Know Who I Call in the Local Area in Case of Emergency*
- ✓ *Determine with My Guardmember How We Will "Keep In Touch"*
- ✓ *Get a Copy of the Active Duty Order*
- ✓ *Know All I Need to Know about TRICARE or the Medical Benefit I Will Use*
- ✓ *Talk to My Soldier About Pay and Legal Issues, especially the Soldiers/Sailors Civil Relief Act and any required Power of Attorney*
- ✓ *If I Have Children – Develop a Local Resource that Can Watch the Kids if I Need a Break*
- ✓ *Develop a Local Support Network for Me (i.e. family/church/ friends)*
- ✓ *Create an Emergency Preparedness Kit (i.e. emergency lights/first-aid kit/water/nonperishable food/radio with batteries)*

